New Brunswick's Senior Citizens

A Socio-demographic Report

New Brunswick

Health and
Community Services

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Foreword

Information contained in this document is based on material obtained from Statistics Canada, the New Brunswick Statistics Agency, and other references as noted. A list of references is provided at the back of the document along with a listing of the data from each of the graphs. Most of the sources cited are available from the government documents section of the Legislative Library. A special thank you to Georgette Martin and Janet McNeil for their assistance.

Population projections should be used with **CAUTION** as they illustrate **general trends** rather than specific population figures. It should be noted that population projections are prepared by using the best information available at the time. They are very sensitive to change as more reliable estimates will replace the original data. As well, there is the possibility of improved methodological procedures being discovered. Since traditionally New Brunswick has experienced net out-migration, the negative-scenario projections were utilized.

In 1986, New Brunswick's total population was 710,422. The census data contained in this report, sub-provincial detail and social characteristics, are based upon a population total of 709,440, due to the exclusion of incompletely enumerated Indian Reserves. Also, the economic characteristics are only available for the population living in private households.

This publication, which represents the compilation of information from a number of sources, provides a "snap-shot" view of individuals age 65 and over in New Brunswick. For some topics, New Brunswick figures were not located by the publication date, so Canadian figures were utilized to ensure that the topic was included. Comments and suggestions regarding this report and possible future updates are welcome.

Également disponible en français sous le titre "Les citoyens aînés du Nouveau-Brunswick: Un rapport sociodémographique".

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Highlights

General Overview

- In 1986, over 11% of New Brunswick's 710.4 thousand individuals were age 65 and over. Projections indicate that this could increase to over 20% by 2021.

- Individuals age 75 and over comprised almost 40% of the 65+ population in 1986. This is expected to increase to over 50% by 2036.

- Between 1986 and 2001, the number of individuals age 75 and over is expected to increase by over 16,000.

- In 1986, over 56% of New Brunswickers age 75 and over resided in the Saint John, Moncton, and Fredericton Family and Community Social Services (FCSS) regions.

- In the Saint John FCSS region 65% of the individuals age 75 and over were women.

- Over 57% of all New Brunswickers age 65 and over were women. In the 90+ group over 70% were women.

- The majority of males 65+ are married while most of the females are widowed. In the 90+ age group, almost 40% of the males are married compared to 4.8% of the females.

- Unless the birth rate increases, the number of individuals under the age of 20 will decrease at a faster rate than the number of individuals age 65 and over will increase.

- In 1986, the Demographic Dependency Ratio (number of individuals under 20 and over 65 for every 100 people age 20-64) ranged from a high of 84 in the Woodstock region to a low of 68 in the Fredericton region.

Health and Activity Limitations

- In 1986, over 110,000 individuals in New Brunswick experienced some level of disability. More than one-third were age 65 and over.

- Almost 90% of the individuals age 65+ with a disability lived in private households. 22% of this group lived alone.

- Mobility, agility, and hearing problems were the top three reported disabilities.

- Over 76% of the individuals age 65 and over with a disability and living in private households reported using prescription drugs daily.

- Approximately 20% of the adults age 65+ who had a disability reported needing a companion/attendant for either short or long trips.

- On average, about 80% of the assistance required by adults age 65+ with a disability came from family members.

- In New Brunswick, just over 1200 individuals age 65 and over reported that they needed assistance with normal everyday housework but were not receiving help.

Income

- In May 1991, 50,862 New Brunswickers, or 57.73% of the over 88,000 individuals who received the Old Age Security (OAS), also received the Guaranteed Income Supplement (GIS). This was the 4th highest rate of GIS recipients in Canada, after Newfoundland, the Northwest Territories, and Prince Edward Island.

- Just under 11% of all individuals age 65 and over in New Brunswick received the maximum GIS. Of this group 70% were either single, widowed, or divorced.

- Nationally, OAS/GIS comprises 45% of the income for women age 65 and over compared to 25% for males.

- In 1988, of the over 300,000 New Brunswick contributors to the CPP, 60% were males and 40% were females.

- In June 1986, almost 6% of the individuals age 65 and over in New Brunswick were considered a part of the labour force.

- An average of the 1986 and 1987 consumer finances survey by Statistics Canada indicated that the Household Poverty Rate for New Brunswick seniors was 6% for couples and 47% for individuals.

Living Arrangements

- In 1986, almost ~~90~~ 93% of New Brunswickers age 65 and over lived in private dwellings. One in five lived alone.

- 56% of individuals age 65 and over in New Brunswick lived in urban areas. More of the urban than of the rural dwellers tend to be older, female, and living alone.

- In New Brunswick, 76% of private household maintainers age 65 and over owned their own home.

- The proportion of household income spent on rent/home ownership is higher for renters than home owners and higher for female than for male household maintainers.

Safety

- The results of a Canadian study conducted in 1989 indicated that approximately 4% of elders in Canadian private homes have been abused. Financial abuse is the most prevalent type.

- For all age groups, the highest rate of suicide is amongst men age 70 and over. The main reason for suicide among the elderly is thought to be untreated depression.

- Though victimization rates were lowest for individuals age 65 and over, this group was more likely than other age groups to express feelings of a lack of safety.

- Elderly Canadians, and especially those that live in rural areas, are least likely to be familiar with services and programs intended to assist victims of crime. Of all Canadian regions, residents of Atlantic Canada were least likely to be aware of these programs.

Social and Cultural Activities

- Canadians age 65 and over provide a variety of support to others, including financial assistance, babysitting, transportation, volunteer work, housework, and yardwork. In 1986, gifts and contributions accounted for almost 10% of their total expenditures.

- In 1986, about 35% of New Brunswick's seniors had a high school education or better.

- Approximately 55% of individuals age 65 and over in New Brunswick had less than a grade nine education, the level considered to be necessary to meet everyday reading requirements.

- Approximately 2/3 of New Brunswickers age 65 and over are able to carry on a conversation in English only, with 11.8% in French only, and 22.2% in both official languages.

- Over 98% of New Brunswickers have either English, French or both English and French as their mother tongue.

General Overview

New Brunswick's Total Population

In 1986, New Brunswick's total population was 709.4 thousand (Statistics Canada 1987, Catalogue 93-101). The province is divided into twelve Family and Community Social Services regions (see map page 92). Over 55% of the population resides in three of the regions: Saint John, Moncton, and Fredericton.

Family and Community Social Services Regions
New Brunswick, 1986

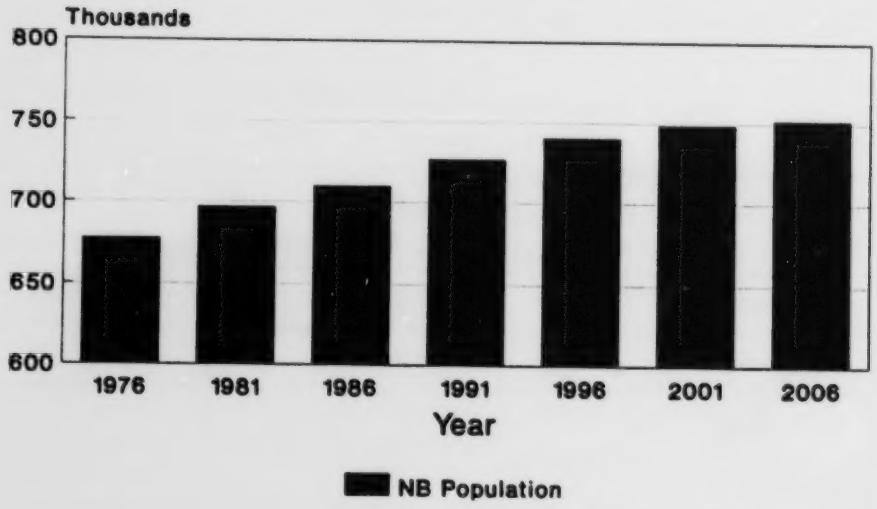
Family & Community Social Services Region	Total Population of Region	% of Total N.B. Population
Richibucto	31,496	4.4%
Moncton	135,801	19.1%
Saint John	141,663	20.0%
St. Stephen	26,525	3.7%
Fredericton	113,625	16.0%
Woodstock	36,459	5.1%
Edmundston	31,896	4.5%
Campbellton	39,921	5.6%
Bathurst	37,893	5.3%
Acadian Peninsula	49,580	7.0%
Miramichi	49,343	6.9%
Grand Falls	15,240	2.1%

Source: Department of Health and Community Services, PE Division.

♦ Projections

New Brunswick's total population has been steadily increasing over the years. From 677.2 thousand in 1976, the numbers increased to 710.4 thousand in 1986, and are expected to reach 751.8 thousand by 2006, an increase of 11% over the 30 year period.

Total Population, New Brunswick
1976 - 2006



Sources: N.B. Statistics Agency 1989; 1990. Statistics Canada 1983, 91-518; 1987, 93-101.

Individuals age 65 and over

In 1986, there were 78.7 thousand individuals age 65 and over in New Brunswick. This represented 11.1% of the total population. The St. Stephen region had the highest proportion of its population age 65 and over (14.9%). The greatest numbers of individuals age 65 and over are found in the Saint John, Moncton, and Fredericton regions.

Individuals Age 65 and Over, by Family and Community Social Services Regions, New Brunswick, 1986

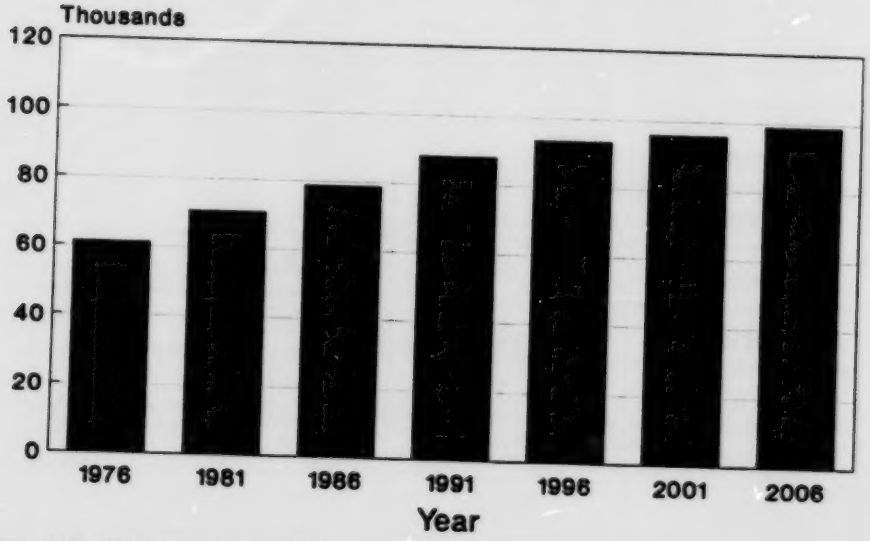
FCSS Region	No. Age 65 and over	% of Total 65+ population	65+ as % of Region
Richibucto	3,720	4.7%	11.8%
Moncton	15,915	20.3%	11.7%
Saint John	16,675	21.2%	11.8%
St. Stephen	3,955	5.0%	14.9%
Fredericton	11,645	14.8%	10.2%
Woodstock	4,830	6.2%	13.2%
Edmundston	3,120	4.0%	9.8%
Campbellton	4,085	5.2%	10.2%
Bathurst	3,265	4.2%	8.6%
Acadian Peninsula	4,675	6.0%	9.4%
Miramichi	5,110	6.5%	10.4%
Grand Falls	1,490	1.9%	9.8%

Source: Department of Health and Community Services, PE Division.

◆ Projections

The number of individuals age 65 and over also has been increasing and will continue to do so. From 61.1 thousand or 9% of New Brunswick's total population in 1976, the numbers are expected to increase by 2006 to 98.8 thousand or 13.1% of the total population. This represents a 62% increase over the 30 year period. However, the increase in the 65 and over population will not have reached its peak by 2006.

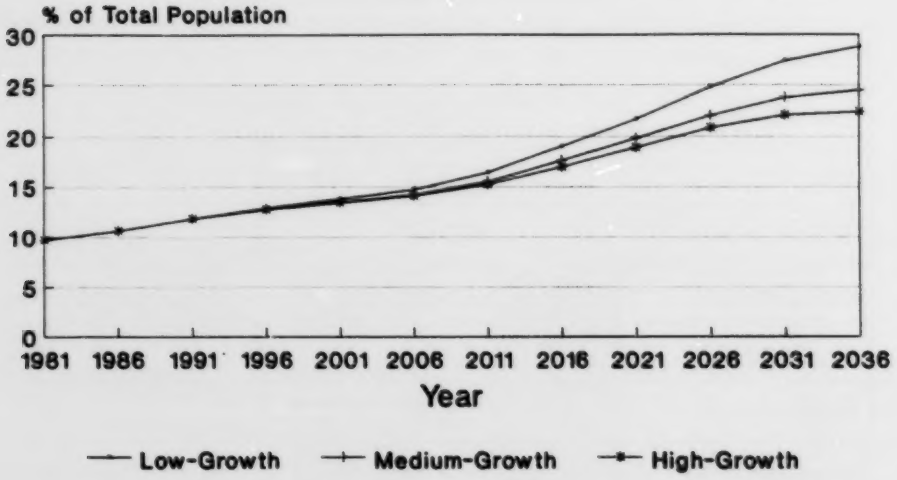
Population 65 Years and Over New Brunswick 1976-2006



Sources: N.B. Statistics Agency 1989; 1990. Statistics Canada 1983, 91-518; 1987, 93-101.

The baby-boomers, born between the mid 1940s and the mid 1960s, will reach retirement age between 2010 and 2031. By 2036, between 20 and 30 per cent of Canadians could be age 65 and over (Statistics Canada 1990, Catalogue 91-520). The proportion is then expected to decrease as the baby-boomers move through the system.

65+ as % of Canada's Total Population According to Low, Medium, High Growth Scenarios, Selected Years, 1981-2036



Source:
Statistics Canada 1990, 91-520.

Age Groups Within the 65+ Population

To obtain a clearer picture of the situation, it is necessary to examine the age groups within the 65+ population. In 1986, there were over 31,000 individuals age 75 and over in New Brunswick, comprising almost 40% of the population age 65 and over. Over 56% of the individuals age 75 and over resided in the Saint John, Moncton, and Fredericton regions.

Individuals Age 75 and Over by Family and Community Social Services Region, New Brunswick, 1986

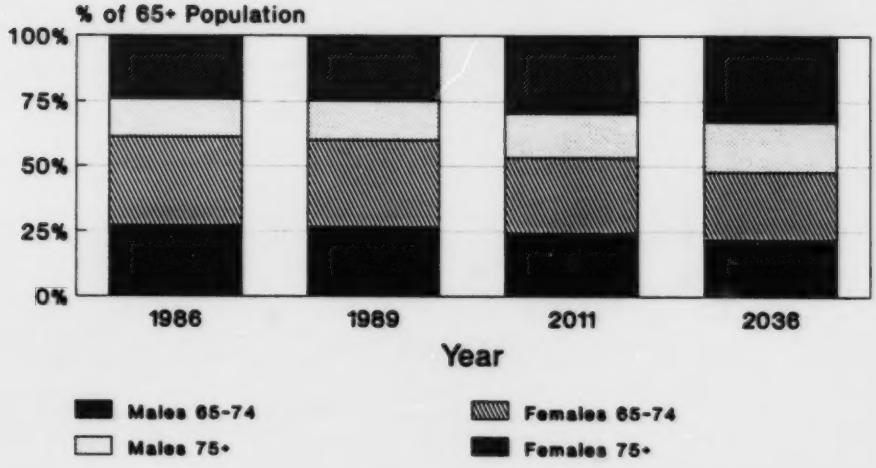
FCSS Region	No. Age 75 and Over	% of 75+ Population
Richibucto	1,480	4.7%
Moncton	6,420	20.5%
Saint John	6,740	21.5%
St. Stephen	1,635	5.2%
Fredericton	4,605	14.7%
Woodstock	1,885	6.0%
Edmundston	1,215	3.9%
Campbellton	1,630	5.2%
Bathurst	1,260	4.0%
Acadian Peninsula	1,910	6.1%
Miramichi	1,940	6.2%
Grand Falls	565	1.8%
Total	31,285	100.0%

Source: Department of Health and Community Services, PE Division.

Increase in Older Age Groups

Long-term Canadian projections indicate that, especially after 2011, the concentration of individuals within the age 65 and over population will shift towards the older age groups (Statistics Canada 1990, Catalogue 91-520, p. 40-41). Whereas in 1989, the age 65-74 subgroup accounted for 60% of the older Canadian population, by 2036 it will account for less than 50%. The aging trend is particularly pronounced among older women. A similar trend can be expected in New Brunswick.

Population Age 65 and Over, by Sex and Age Group, Canada, 1986, 1989, 2011, 2036, Low Growth Scenario



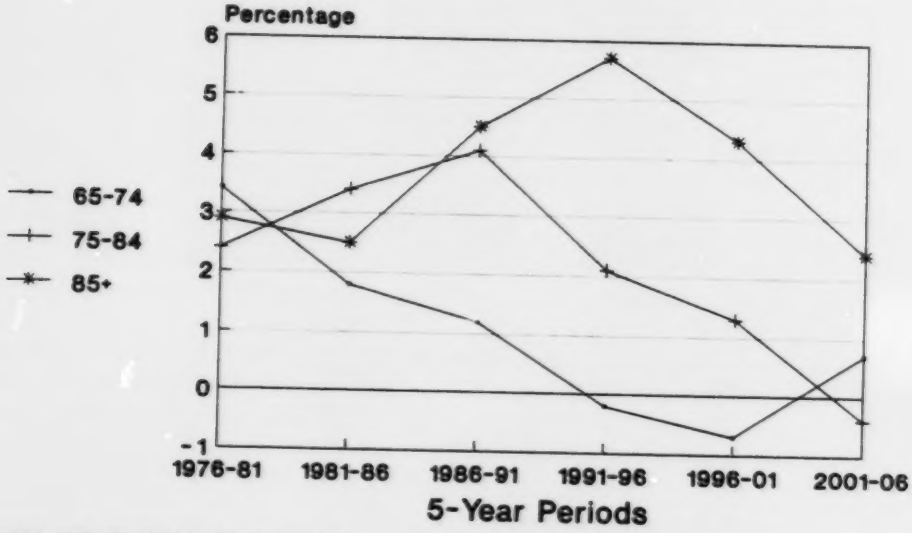
Source:
Statistics Canada 1990, 91-520.

Average Annual Growth Rates

As the graph illustrates, the average annual growth rate is expected to decrease for the 65-74 and the 75-84 age groups. For the 85+ age group, however, the annual growth rate is expected to be as high as 5.7% between 1991 and 1996.

After 1996, the growth rate of the 85 and over age group will slow down as individuals who were born during the depression reach the older age groupings. At the same time, however, the large wave of baby-boomers will hit the 65 and over age group, resulting in a rapid increase in the 65-74 age group.

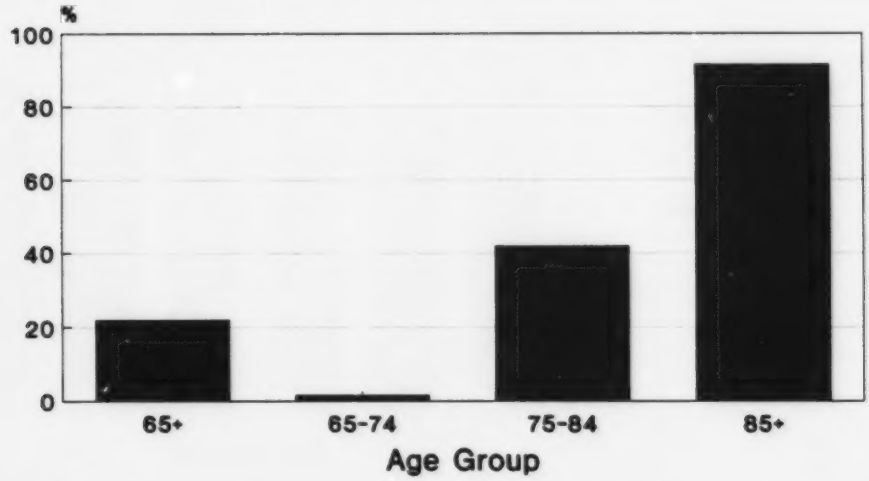
Average Annual Growth Rates Over 5-Year Periods for New Brunswick, by Age Group



Sources: N.B. Statistics Agency 1989; 1990. Statistics Canada 1983, 91-518; 1987, 93-101.

Of particular interest to health care planners is the high growth rate amongst the older ages. Between 1986 and 2001, while the total population of individuals age 65 and over will increase by almost 17.2 thousand, the number of individuals age 65-74 will increase by only .7 thousand, while the number of individuals age 75 and over will increase by over 16.5 thousand. The number of individuals age 85 and over is expected to increase by almost 92%, from 7.1 thousand in 1986 to 13.6 thousand in 2001.

Increase from 1986 to 2001
by Age Group, New Brunswick
65+ Population



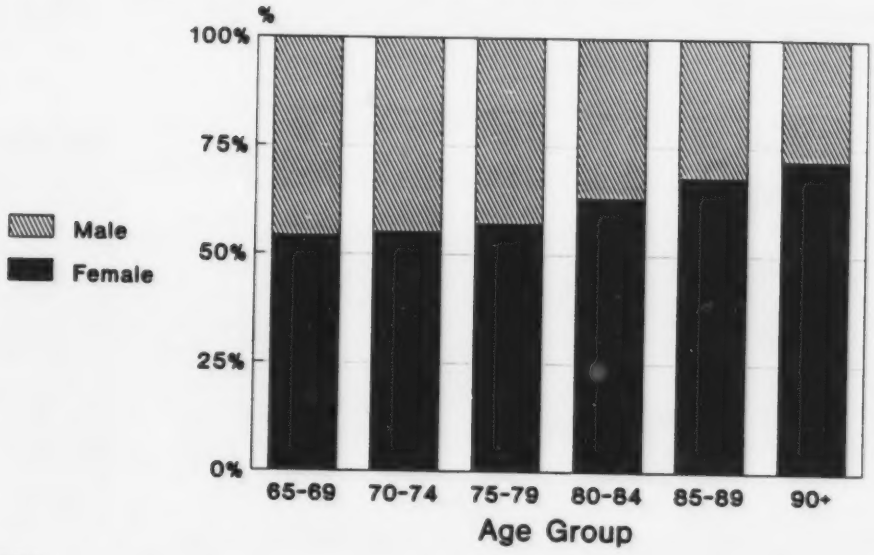
Sources:
N. B. Statistics Agency, 1989; 1990.
Statistics Canada 1987, 93-101.

In the past, health care has tended to focus on individuals age 65 and over; however, the bulk of services are actually required by individuals who are over the ages of 80-85 (Stone & Frenken, 1988). For the immediate future, this is the fastest growing segment of the over 65 population.

Female/Male Ratios

In 1986, 57% of the individuals age 65 and over were women. This is expected to gradually increase to 59% by 2001. One should not, however, consider the 65+ age group as a single unit. In 1986, whereas 54% of the individuals age 65-69 were women, within the 90+ age group the level had reached 72%.

Distribution of 65+ Population by Sex & Age Group, New Brunswick, 1986



Source:
Statistics Canada 1987, 93-101.

Not only does the ratio vary depending upon the age of the individuals, but variations are evident amongst the Family and Community Social Services regions within the province. As the following table illustrates, the highest percentage of women amongst the 65-74 and the 75+ age groups is found in the Saint John region, which, as was illustrated earlier, also has the highest population of individuals age 65 and over. The two areas with almost equal proportions of men and women age 65 and over are the Richibucto and Acadian Peninsula regions.

Females as a Proportion of the Age Group, within each of New Brunswick's Family and Community Social Services Regions, 1986

FCSS Region	Age 65-74	Age 75+
Richibucto	50.2%	53.0%
Moncton	55.7%	63.4%
Saint John	56.4%	65.0%
St. Stephen	55.4%	62.7%
Fredericton	54.7%	61.0%
Woodstock	52.6%	61.5%
Edmundston	56.4%	61.3%
Campbellton	55.2%	61.3%
Bathurst	53.9%	58.7%
Acadian Peninsula	48.1%	54.2%
Miramichi	53.8%	59.8%
Grand Falls	54.1%	54.0%

Source: Department of Health and Community Services, PE Division.

As illustrated in the following table, women do not consistently out-number men during the lifespan. However, from approximately the age of 50 and upward, the ratio of females to males increases rapidly, especially at the older ages.

Of the individuals age 90 and over, there were 252 women for every 100 men, or 2.5 females for every male.

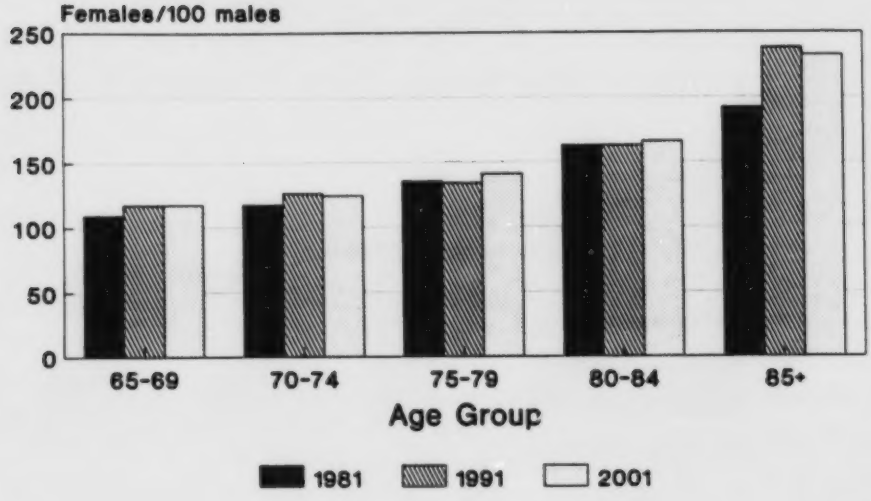
Number of Females to 100 Males by Age Group, New Brunswick, 1986

Age Group	Number of Females /100 Males
Under 1 - 24	96
25 - 34	102
35 - 49	98
50 - 64	107
65 - 69	117
70 - 74	121
75 - 79	135
80 - 84	168
85 - 89	215
90+	252

Source:
Calculations based on Statistics Canada 1987, Catalogue 93-101, Table 3.

Though the imbalance between the sexes seems to have slowed, and indeed in some age groups to have dropped slightly, the gap still seems to be pronounced for the 85 + age group. Projections into the next century seem to indicate a levelling off and a gentle decline in the ratio of females to males (Stone & Frenken, 1988).

Number of Females per 100 Males by Age Group & Year, New Brunswick



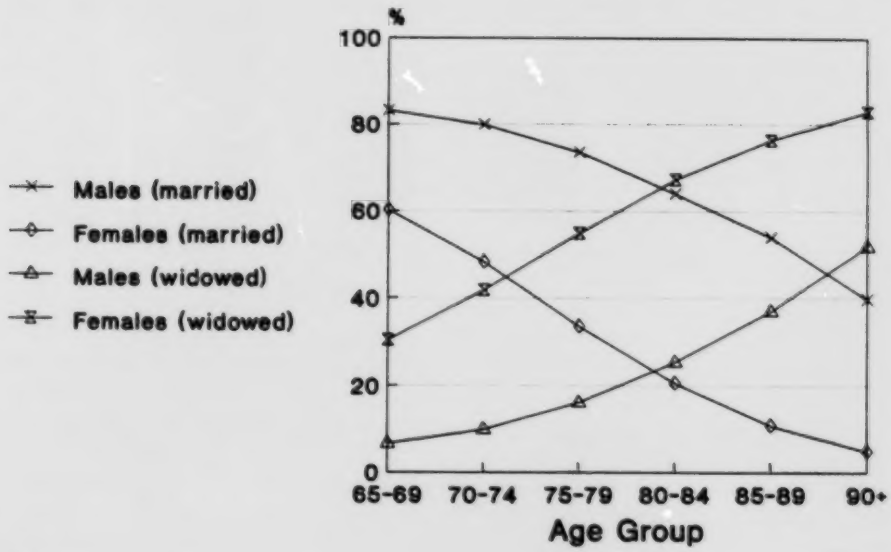
Source:
N.B. Statistics Agency 1989;
Statistics Canada 1987, 93-101.

Particular attention needs to be paid, therefore, to the ways in which a predominantly female population at the older ages affects the services/program needs, since, as the next section illustrates, most older women are on their own.

Marital Status

In 1986, most of the males over the age of 65 were married while the majority of the females were widowed. The differential became more pronounced with age. For the 65-69 age groups, over 80% of the males and 60% of the females were married. In the 90+ age group, almost 40% of the males were married compared to only 4.8% of the females (Statistics Canada 1987, Catalogue 93-101, Table 5).

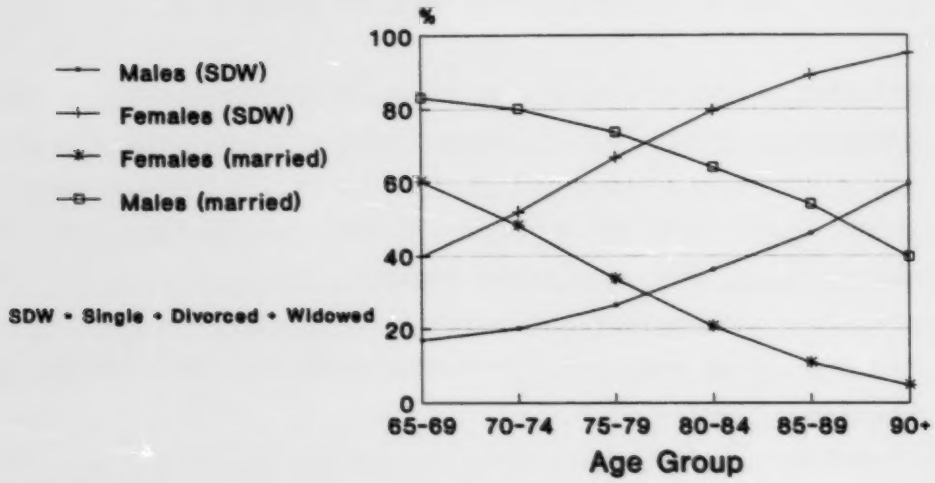
Comparison of Widowed & Married Status by Sex & Age Group, New Brunswick, 1986



Source:
Statistics Canada 1987, 93-101.

By combining the single, divorced, and widowed individuals into one group, one is able to compare the number of individuals who are on their own with those who are married. In 1986, three-quarters of the females age 75 and over were single, divorced, or widowed. Of the individuals who were age 85 and over, 91.4% of the females compared to 50.7% of the males were single, divorced, or widowed.

Proportion of 65+ Population by Marital Status, Age Group, and Sex New Brunswick, 1986



Source:
Statistics Canada 1987, 93-101.

The difference in marital status may be attributed to several factors. The most obvious one is the difference in life-expectancy. In New Brunswick, the life expectancy at birth for males is 72 years while for females it is 80 years. However, the longer we live, the higher our life expectancy. At age 65, males may expect to live another 14.64 years, while females may expect to live for an additional 19.41 years on average (Statistics Canada 1989, Billing number 41044).

The tendency of women to marry older men also lengthens the widowhood period. Men who have been divorced or widowed have a greater tendency than women to remarry.

Implications for the health care system are significant. Census of Canada figures (1986) illustrated that individuals who were still married at advanced ages had far below the average (for those ages) rates of residence in institutional facilities. For example, 27.9% of married women age 85 and over were classified as residents of institutions as compared to 43.7% of those never married and 41.4% of the widowed (Stone and Frenken, 1988, p. 47).

Dependency Ratios

One of the ways to relate age structures to economics is by use of dependency ratios. Dependency ratios are a simple measure of relative size of the non-working youth population and elderly population to the working age population (Moore, Rosenberg, and Bekkering, 1989).

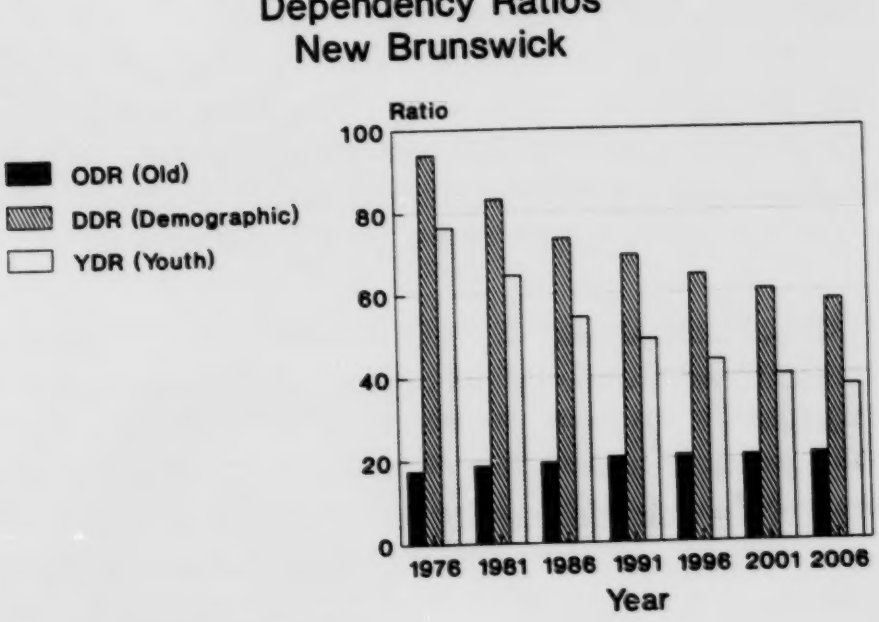
The **Demographic Dependency Ratio (DDR)** is the population 0 to 19 years of age plus the population age 65 and over divided by the population 20 to 64 years of age multiplied by 100.

The **Old Component (ODR)** of the DDR is the population age 65 and over divided by the population 20 to 64 multiplied by 100.

The **Youth Component (YDR)** of the DDR is the population age 0 to 19 years divided by the population 20 to 64 multiplied by 100.

Though numerous problems and concerns arise in the use of dependency ratios (Havens, 1981), they are frequently cited to illustrate the economic implications of our aging society.

The following graph illustrates the dependency ratios for New Brunswick from 1976 based on population figures generated by Statistics Canada (1983, Catalogue 91-518; 1987, Catalogue 93-101) and by the New Brunswick Statistics Agency (1989; 1990).



Sources: N.B. Statistics Agency 1989; 1990. Statistics Canada 1983, 91-518; 1987, 93-101.

It is important to consider the total demographic dependency ratio, not just one component. If one considers only the ODR (ratio of the population 65+ to the population 20 - 64), a gradual rise is evident. In 1976, there were approximately 17.5 individuals 65+ for every 100 individuals age 20 - 64. By 1991, it will be approximately 20.5. The availability of a pool of individuals from which service providers can be drawn will have been reduced. Whereas in 1976 there were 5.7 individuals age 20 - 64 for every individual age 65 and over, by 2006 this may well be reduced to 4.8.

With compulsory retirement being challenged, more individuals may be working past age 65. On the other hand, the indication is that the baby-boomers may favour early retirement. Program developers will need to be creative in order to face these potentially conflicting challenges.

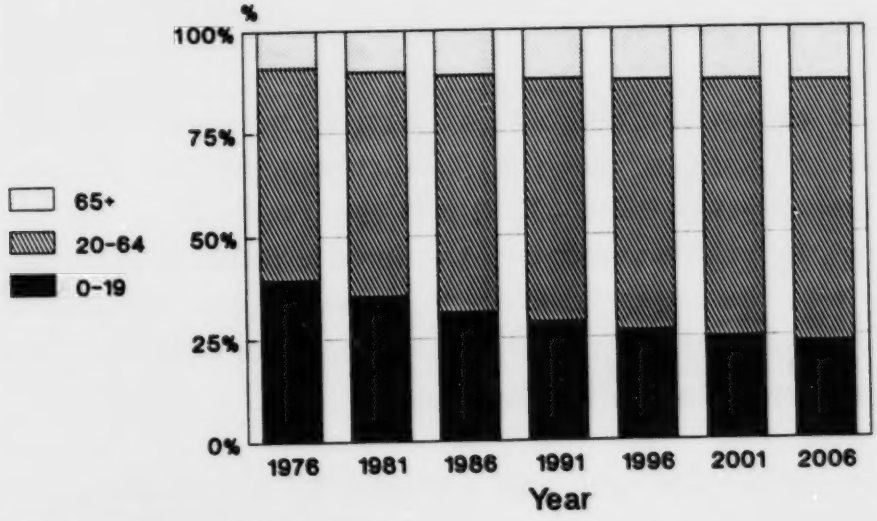
However, the ODR is often cited in regard to economic considerations, notably the shrinking of the working population to support the elderly population. Often, only the ODR is cited and the figures raise concerns amongst the baby-boomer generation.

To obtain the over-all perspective, however, consideration must also be given to the change in the Demographic Dependency Ratio (DDR) and the Youth Dependency Ratio (YDR). Understandably, the fertility rates of generations to come are unpredictable. However, if one holds all factors constant (birth rates, life expectancy, net migration), the DDR shows quite a different pattern.

In 1976 there were approximately 93.9 individuals under the age of 20 and over the age of 64 being "supported" by 100 individuals age 20 - 64. The rate gradually declines and levels off as more of the baby-boomers entered the work force, so that by 2006 there will be only 57.9 individuals under 20 and over 64 for every 100 individuals age 20 - 64. However, when the baby-boomers begin to retire in 2010, the DDR will increase significantly.

The reason behind the DDR pattern is that the YDR is expected to decline faster than the ODR will increase. In other words, unless the fertility rates increase and immigration patterns change significantly, the number of individuals under the age of 20 will decrease at a faster rate than the number of individuals age 65 and over will increase.

Percentage of Total Population by Age Group, New Brunswick, 1976 - 2006

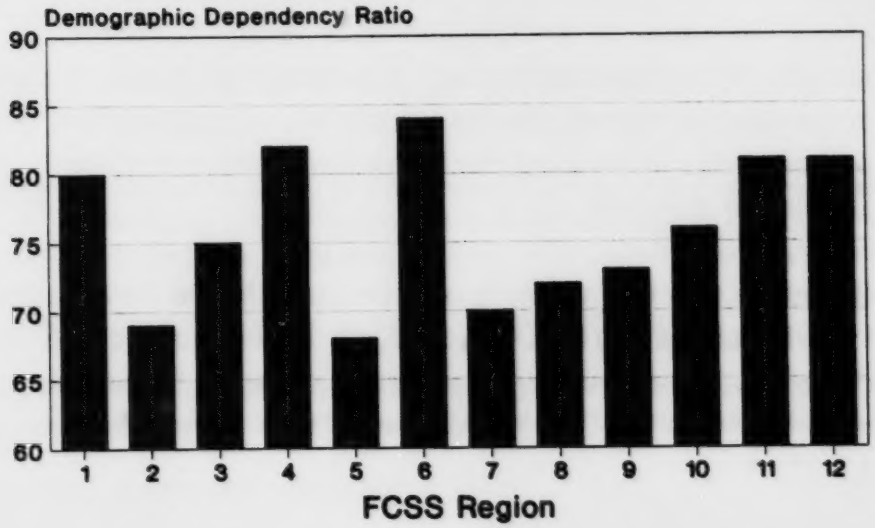


Sources: N.B. Statistics Agency 1989; 1990. Statistics Canada 1983, 91-518; 1987, 93-101.

Negative net migration, particularly of the working age cohort, contributes to the problem. International migration is not mitigating the effects of internal migration to other parts of Canada, partially due to the unemployment rates in the province. Changes in these areas would also contribute directly to the changes in the dependency ratios.

For the province of New Brunswick, the Demographic Dependency Ratio in 1986 was 74. In other words, there were 74 individuals under the age of 20 and over the age of 65 for every 100 individuals age 20-64. Individuals within the 20-64 age group are seen to be those who "support" the other two groups, be it financially or as members of the work force. The Demographic Dependency Ratio varies from region to region within the province, with a high of 84 in the Woodstock region, to a low of 68 in the Fredericton region. These differences may be reflected in the availability of personnel for various service provider agencies.

Demographic Dependency Ratio by FCSS Region, New Brunswick, 1986



1	Richibucto	7	Edmundston
2	Moncton	8	Campbellton
3	Saint John	9	Bathurst
4	St. Stephen	10	Acadian Peninsula
5	Fredericton	11	Miramichi
6	Woodstock	12	Grand Falls

Source: Health and Community Services, PE Division.

Health and Activity Limitation Survey

The Health and Activity Limitation Survey was conducted in 1986 and 1987 to collect information on the nature and severity of disabilities as reported by individual Canadians and the barriers that persons with disabilities face in the conduct of their everyday lives.

The World Health Organization definition of disability was utilized:

> any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being (The Daily, May 31, 1988).

For a limitation to be considered a disability, it has to have lasted, or be expected to last, six months or more. Individuals were not considered disabled if the use a technical aid such as a hearing aid eliminated the limitation (Statistics Canada 1989, Catalogue 82-606).

Based on this definition, it is estimated that in New Brunswick in 1986 almost 110,000 individuals experienced some level of disability. New Brunswick recorded the third highest provincial disability rate at 15.5% compared to a Canadian average of 13.2%.

While New Brunswick had the third highest overall disability rate in Canada, it also had one of the lowest rates of institutionalization. Of the persons in New Brunswick who had a disability, 5.4% lived in institutions compared to a national average of 7.5%. Therefore, in New Brunswick, almost 95% of all individuals with a disability lived in private households (The Daily, May 31, 1988).

Nature of Disability

A listing of the disabilities referred to in this report, and the definition of each, are found below. It is important to note that seeing and hearing disabilities include only those individuals who reported having a difficulty even with glasses or a hearing aid.

Nature of Disability Defined

Mobility: limited in ability to walk, move from room to room, carry an object for 10 metres, or stand for long periods

Agility: limited in ability to bend, dress or undress oneself, get in and out of bed, cut toenails, use fingers to grasp or handle objects, reach, or cut own food

Seeing: limited in ability to read ordinary newsprint or to see someone from 4 metres, even when wearing glasses

Hearing: limited in ability to hear what is being said in conversation with one other person or in a group conversation with at least three other people, even when wearing a hearing aid

Speaking: limited in ability to speak and be understood

Other: limited because of a learning disability or emotional or psychiatric disability, or because of developmental delay

Unknown: limited but nature not specified

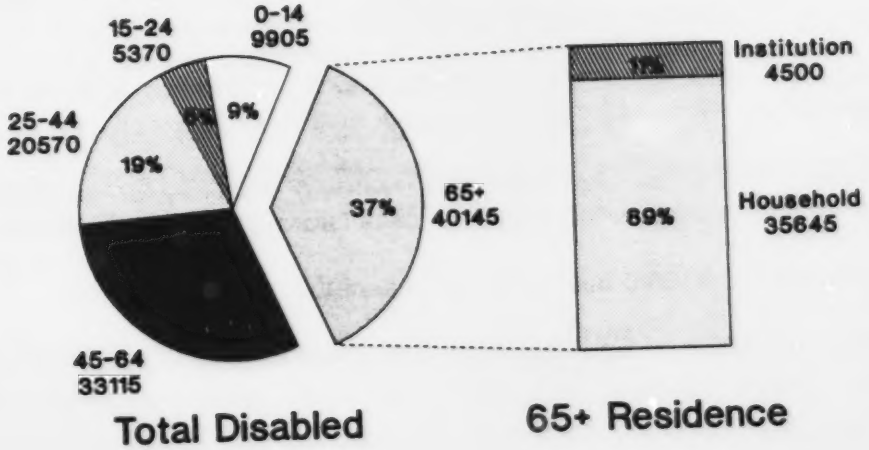
Source: Statistics Canada 1989, Catalogue 82-606.

Individuals with Disabilities

♦ By Age Group

More than one-third of New Brunswickers with a disability were age 65 and over. Over 40 thousand or 51.5% of the 65 and over age group experienced some level of disability. From a service planning perspective, it is vital to recognize that almost 90% of the individuals age 65 and over with a disability lived in private households as opposed to institutions such as special care homes and institutions for the elderly and chronically ill, general hospitals, psychiatric institutions, treatment centres and institutions for the physically handicapped (Statistics Canada 1990, Catalogue 82-602).

Persons with a Disability, 1986/87
New Brunswick, by Age Group



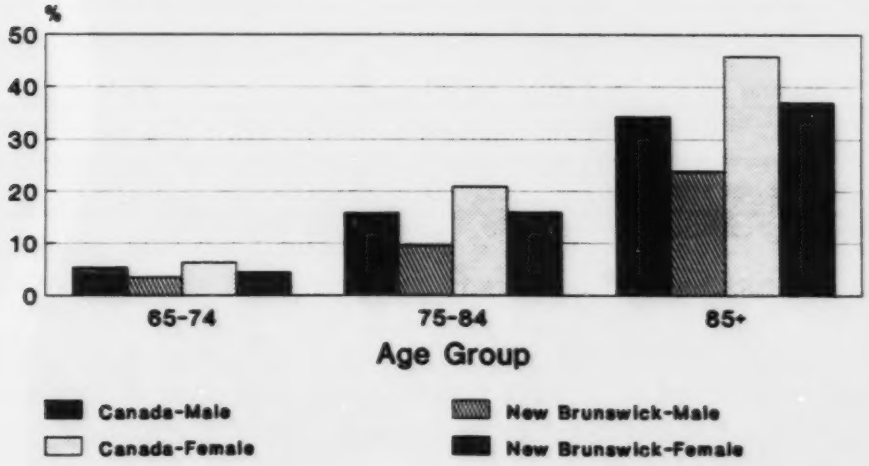
Source:
Statistics Canada 1990, 82-806.

♦ Living in Institutions

The older the adult with the disability, the greater the chances of the individual living in an institution. Within the 65-74 age group, only 3.5% of the males who had a disability and 4.4% of the females who had a disability lived in institutions. This increased to 23.9% and 37% respectively amongst individuals age 85 and over who had a disability. It is also important to note that the rate of institutionalization for New Brunswickers age 65 and over who had a disability is lower than the Canadian average.

Males with a disability are less likely than females with a disability to be in institutions. A major contributing factor is that a larger percentage of older males than females are married (see section on marital status) and, therefore, have spousal assistance that enables them to remain in the home.

Proportion of 65+ Population with a Disability Living in an Institution, by Age Group, Canada and N.B., 1986



Source:
Statistics Canada 1990, 82-602.

♦ Living in Private Households

In reviewing the following data, one must keep in mind that more than 70% of individuals age 65 and over with a disability reported having more than one disability. The following table provides information regarding the preponderance of the various disabilities amongst the population age 65 and over who have disabilities. Mobility, agility, and hearing are the top three reported disabilities. Particular attention needs to be paid to the "other" category, which includes learning disabilities, emotional or psychiatric disability, or developmental delay, since it affects almost 30% of New Brunswickers age 65+ who have a disability.

Nature of Disability Amongst 65+ Population with a Disability and who are Living in Private Households, New Brunswick, 1986

Nature of Disability	No. of Persons	% of 65+ Population with a Disability
Mobility	25,950	72.8%
Agility	20,645	57.9%
Seeing	8,140	22.8%
Hearing	16,620	46.6%
Speaking	1,130	3.2%
Other	10,045	28.2%
Nature not specified	1,430	4.0%

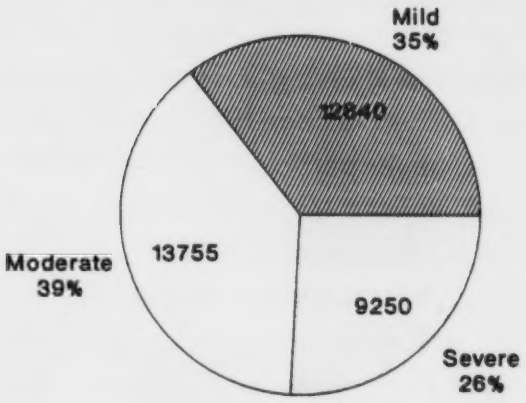
Source: Statistics Canada 1989, Catalogue 82-606.

Despite the number and variety of disabilities, of the over 35.6 thousand individuals over the age of 65 who were disabled and who lived in private households, just over 8 thousand or 22% lived alone (Statistics Canada 1990, Catalogue 82-602, Table 4).

- **Severity of Disability (65+ Living in Private Households)**

The severity scale reflected the individual's ability to perform a function. The pie graph illustrates the severity of the disabilities for individuals age 65 and over who had a disability and who resided in private households in New Brunswick.

Severity of Disability for Individuals Age 65 and Over with a Disability Living in Households, New Brunswick, 1986



Source:
Statistics Canada 1990, 82-602.

- **Use of Special Aids (65+ Living in Private Households)**

Over six thousand individuals reported using a mobility aid, the most common of which were a cane (4,125), a walker (1,490) and a wheelchair (1,020). Glasses were worn by over 7,000 individuals and over 5,000 used a hearing aid. Of the over 3,000 individuals who reported that they needed but did not have aids for hearing, just over 20% (660 individuals) reported that the cost of the aid was the main reason for not having the aid. Other reasons included: hearing disability not serious enough (19%), no special reason (37%), and other (23%) (Statistics Canada 1990, Catalogue 82-602).

- **Alcohol and Drug Utilization (65+ Living in Private Households)**

Of the individuals with disabilities, 67% reported that they did not consume alcohol and over 83% indicated that they did not smoke cigarettes.

Over 76% (27,225 individuals) used prescription drugs daily and almost 80% (28,410 persons) regularly took prescription or non-prescription drugs.

- **Physical Activity (65+ Living in Private Households)**

Over 56% reported never participating in physical activity and an additional 6% participated less than once a week.

- **Leisure Activities (65+ Living in Private Households)**

Within the residence, the main activities in which 96% of the individuals with a disability participated included watching television; listening to the radio, records, or tapes; or reading. Other activities included arts, crafts, gardening or other hobbies (54%) and social activities with family and friends (85%).

Almost 85% of the individuals with a disability participated frequently in activities outside the home. Almost 80% were satisfied with the amount of activity in which they were involved. The main factors that limited their involvement were that they were physically unable, the location was too far or unsuitable, they needed help or special aid, cost and inadequate transportation.

• Barriers to Travel (65+ Living in Private Households)

Barriers were encountered in regard to both short and long distance travel. Just under 9% were prevented from making short trips (under 80 kilometres) due to their condition. Of the 8100 individuals (over 20% of the individuals age 65 and over with a disability) who were unable to make a long trip due to their condition, more than 2000 were hampered because the transportation facilities were not suitable to their needs. Approximately 20% of individuals age 65 and over with a disability needed a companion/attendant for either short or long trips. Other barriers to travel included needing a special van or bus for short trips (6.4%) and special facilities/services required for long trips (3%).

• Special Modifications (65+ Living in Private Households)

Just over 4.5% of seniors with a disability (1620 individuals) indicated that special features were used to enter or leave the residence. An additional 2.1% (765 individuals) expressed a need for such features. Over 7.6% (2725 individuals) utilized special features to move within the residence and an additional 3.6% (1280 individuals) expressed a need for such devices.

One in five seniors with a disability (7,580 individuals) indicated that they had difficulty using the bathtub on their own. Fixtures that were modified because of the disability included the bathroom tub (9%) and the toilet (just over 3%).

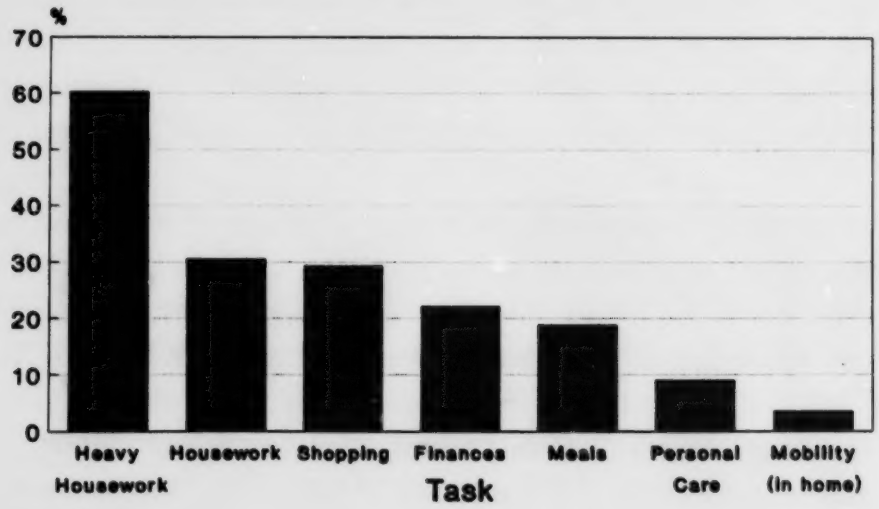
The high rates of mobility and agility problems leads one to question whether the low rates of special modification may be due to a lack of awareness of the features available rather than a lack of need.

• **Dependency on Others (65+ Living in Private Households)**

It is not unexpected that individuals age 65 and over with a disability who live in private households would require assistance either with personal or household tasks. Assistance was greatest in the area of heavy household chores (60.2%). Approximately 30% received help with shopping and housework, and less than one-quarter obtained help with personal finances and preparation of meals. Fewer than one in ten obtained help with personal care and less than 4% received assistance in moving about the residence.

Just over 1200 individuals reported that they needed assistance with normal everyday housework but were not receiving any help.

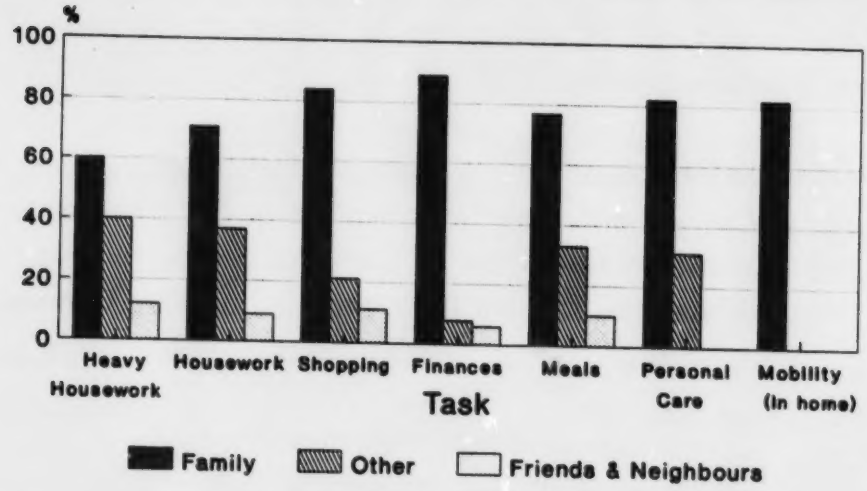
Proportion of Individuals 65+ with a Disability who Require Assistance, New Brunswick, Private Households, 1986



Source:
Statistics Canada 1990, 82-602.

On average, individuals were getting help from family members about 80% of the time, from friends and neighbours about 10% of the time, and from someone else 30% of the time. (The total is greater than 100% since individuals may call upon more than one source for help).

Sources of Assistance for Individuals 65+ with a Disability and Living in Private Households, New Brunswick, 1986



Source:
Statistics Canada 1990, 82-602.

In addition to examining programs which are available to the senior with a disability, consideration needs to be given to the support which is available to families, friends, and neighbours since they provide the bulk of assistance.

Income and Expenditures

Old Age Security (OAS)

The basic Old Age Security pension is payable to everyone who is 65 years of age or over and who meets the residence requirements. As of May 1991, 88,108 individuals in New Brunswick received either full or partial OAS pensions (Health and Welfare Canada, May 1991). Full basic OAS in May 1991 was $362.37 per month or $4348.44 per year (Health and Welfare Canada, 1991).

Partial OAS is based on the number of years an individual has lived in Canada and may range from 1 to 39/40ths of the full OAS. Of the small number of individuals who receive partial OAS, the majority receive their cheques outside Canada.

Number of Individuals Receiving OAS
New Brunswick, May, 1991

	Partial	Full	Total
Domestic	455	86,626	87,081
Foreign	792	235	1,027

Domestic - Persons receiving their OAS cheques in Canada.
Foreign - Persons receiving their OAS cheques outside Canada.

Source: Health and Welfare Canada, May 1991.

Guaranteed Income Supplement (GIS)

The Guaranteed Income Supplement (GIS) is paid to OAS pensioners who qualify for such a supplement because of little or no other income. In May, 1991, the following maximum rates were in effect (Health and Welfare Canada, 1991):

OAS	- full basic	$362.37/month
GIS	- single, or married whose spouse is not a pensioner and is not eligible for spouse's allowance	$430.65/month
	- married couple, both receiving OAS, each	$280.50/month

Therefore, a single person with no income could receive $362.37 OAS and $430.65 GIS. This amounts to $793.02 per month or $9,516.24 per year. A married couple with no income could each receive $362.37 OAS, but only $280.50 GIS. They would each receive $642.87 per month or $7,714.44 per year.

A married couple receives less income per year ($15,428.88) than two single persons living together ($19,032.48). For a senior with little or no income, to marry another senior with little or no income would mean a 23% decrease in their income.

In New Brunswick, in May 1991, 50,862 individuals, or 57.73% of the individuals who received OAS, also received GIS (Health and Welfare Canada, May 1991). New Brunswick had the fourth highest rate of GIS recipients in Canada, after Newfoundland (73.95%), the Northwest Territories (70.09%), and Prince Edward Island (61.48%). The lowest rate was Ontario with 30.73%.

Between 1972/73 and May 1991, the percentage of New Brunswick OAS recipients also receiving GIS has decreased by 10.5 percentage points. For the same time period, the national average fell from 56.7% to 40.7%, a reduction of 16 percentage points.

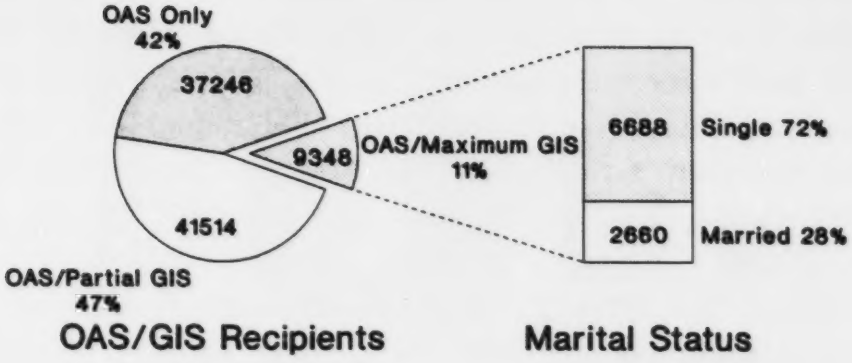
Percentage of OAS Pension Recipients who received GIS based on annual average number of beneficiaries, by province and for Canada

	1972-73	1977-78	1982-83	1987-88	May 1991	Decrease
NFLD	84.4	81.3	79.9	78.4	73.9	-10.5
PEI	77.2	73.1	70.3	67.2	61.5	-15.7
NS	67.6	65.9	64.2	60.9	54.8	-12.8
NB	68.2	66.3	65.5	63.4	57.7	-10.5
QUE	62.3	62.8	62.5	58.7	52.3	-10
ONT	48.4	45.6	42.1	38.7	30.7	-17.7
MB	60.6	56.7	51.4	49	42.3	-18.3
SASK	60.4	54.4	50.1	48.6	43.9	-16.5
ALTA	59.6	56.2	48.1	46.1	38.8	-20.8
BC	53.8	50.7	43.4	40.9	33.9	-19.9
YUKON	62	57.3	46.9	50.1	39.3	-22.7
NWT	84	78.4	76	79.6	70.1	-13.9
CAN	56.7	54.5	51	47.8	40.7	-16

Source: Health and Welfare Canada, 1989c; May 1991.

Depending upon their other income, individuals may receive either partial or maximum GIS along with their OAS. The following graph illustrates the distribution for New Brunswick. The proportion of individuals who received maximum GIS is the 4th highest in Canada after the Northwest Territories, Newfoundland, and the Yukon. The Canadian average is 6.6%

OAS/GIS Recipients, New Brunswick May 1991



Source:
Health and Welfare Canada, May 1991.

Of the individuals who receive the maximum GIS, over 70% are single pensioners (i.e., single, widowed, divorced).

Canada/Quebec Pension Plan

Introduced in 1966, the Canada Pension Plan has provided an increasing percentage of seniors' income. Members of the work force with an income above a certain minimum must contribute to the Canada or Quebec Pension Plan. Contributors have an option of retiring between age 60 and age 70, with the monthly benefit being adjusted accordingly.

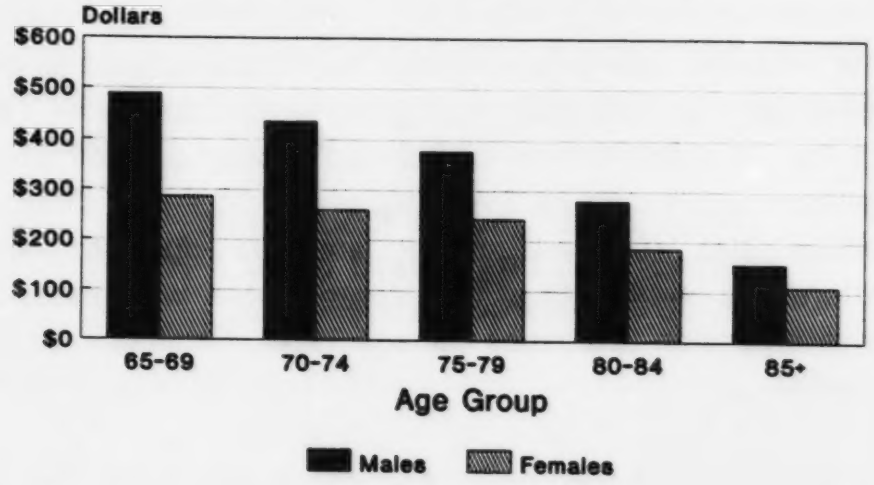
Few people receive the maximum benefit which for 1990 was $577.08/month. Since the maximum retirement benefit is based upon the average wage ($28,900 a year in 1990), anyone whose earnings were below the average wage would not qualify for the maximum benefit. Also, individuals may not have been in paid employment long enough to qualify for the maximum benefit (National Advisory Council on Aging, 1991a).

In May 1991, 61,442 individuals in New Brunswick received a retirement benefit from the Canada Pension Plan. The average amount they received was $305.76 per month. The Canadian average for the same month was $342.50, with males receiving an average of $411.61 compared to $248.66 for females (Health and Welfare Canada, May 1991).

The difference between the male and female benefits is reflected in New Brunswick in the number and type of contributors. In 1988, there were 304,147 contributors in New Brunswick, of which 181,201 (60%) were males and 122,946 (40%) were females. The average income for males was $22,841.00 and for females was $14,263.00 (Health and Welfare Canada, 1990a).

Moreover, for pensioners over the age of 65, the older the pensioner, the lower the average retirement benefit is likely to be. Canadian figures indicate that for May 1991, the average monthly benefit for individuals age 65-69 was $489.68 for males and $285.95 for females. For individuals age 85+, the amounts were $156.17 and $110.30 respectively.

Average Monthly Canada Pension Plan (CPP) Retirement Benefit by Age Group and Sex, Canada, May 1991



Source:
Health and Welfare Canada, May 1991.

Though the Canada Pension Plan is providing a greater portion of the seniors' income, individuals with an interrupted or non existent working career or with low wages reap significantly lower benefits. Many women fall into these categories and consequently the CPP forms a smaller portion of their income.

Investments

Canadian figures illustrate that in 1985 relatively more men (61.7%) than women (53.7%) received investment income when they are 65 years or older. Male investors also received larger amounts of interest, dividends, etc., than female investors ($5,532 compared to $5,377) (Statistics Canada 1988, Catalogue 13-588, p. 48; 53; 54).

Private Pension Plans

The recently retired age group has more private pension coverage than the older age groups. In Canada in 1985, 35.6% of those in the 65-69 age group received private pensions while only 28.3% of those age 75+ did. Older age groups also received smaller amounts due to income differences and length of time contributions were made to a private pension (Statistics Canada 1988, Catalogue 13-588, p. 45).

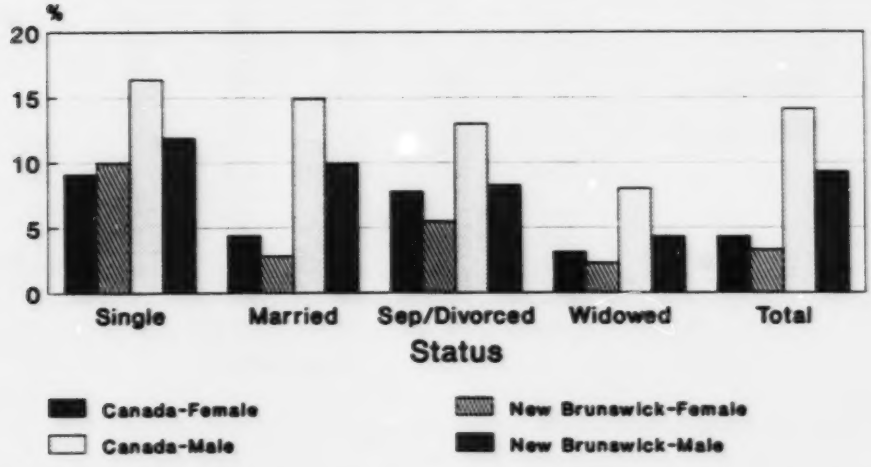
Females had less than half the coverage than males had (i.e., 21.4% of the females versus 46.2% of the males had private pension plans) and also received lower average pensions due to low labour force participation, part time work, lack of continuous service and lower incomes (Statistics Canada 1988, Catalogue 13-588, p. 49). As more women enter the work force, changes may be seen in this area. However, in 1986, only 37% of women who were employed paid workers were members of an occupational pension plan. This compared to 52% for men (NACA, 1991a).

Employment

♦ Labour Force Activity

As of June, 1986, over 4,300 individuals, or almost 6% of those age 65 and over, were employed and considered a part of the labour force in New Brunswick (Statistics Canada 1989, Catalogue 93-111). Of the individuals who were age 65 and over, the single, never married group had the highest proportion of employed individuals. Of the single males and females age 65 and over, 11.9% and 10% respectively were employed. Except for single females, labour force participation in New Brunswick by individuals 65 and over is considerably lower than the Canadian average.

65+ Labour Force Participation by Marital Status and Sex, Canada and New Brunswick, 1986

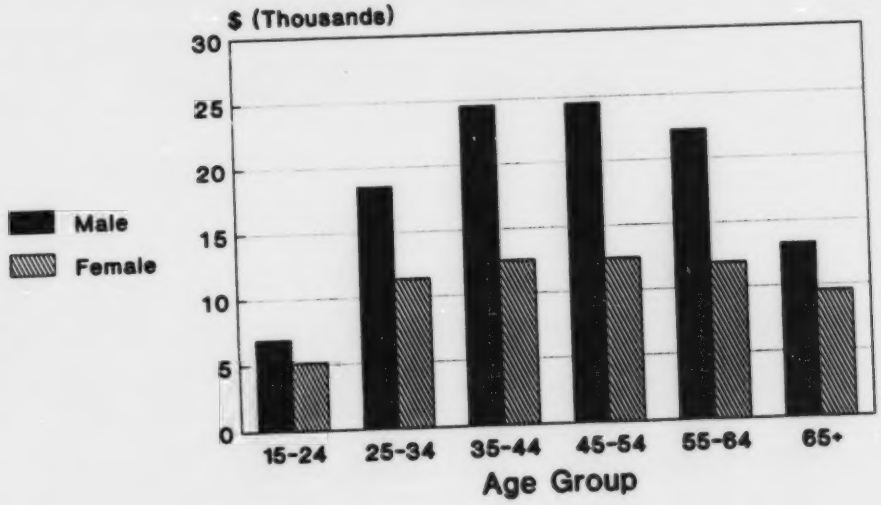


Source:
Statistics Canada 1989, 93-111.

♦ Employment Income

Employment income includes income from self-employment as well as wages and salary. The average employment income for individuals 65 and over was $12,105 with the median employment income being $7,754 (1985 Employment Income Groups) (Statistics Canada 1989, Catalogue 93-115). The following graph illustrates how these incomes compared to employment incomes for other age groups in 1985. Individuals age 65 and over had the 2nd lowest employment income levels.

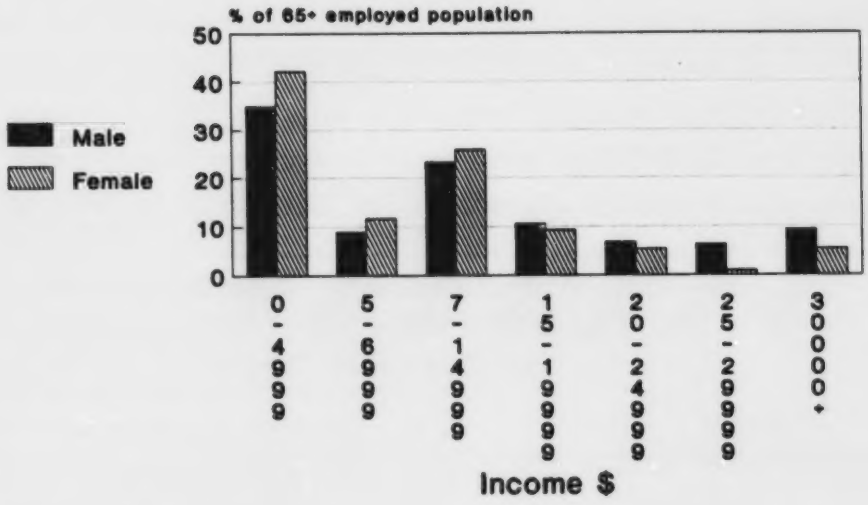
Average Employment Income Based on 1985 Employment Groups, by Age Group & Sex New Brunswick



Source:
Statistics Canada 1989, 93-115.

Breaking down the employment income of individuals age 65 and over by sex reveals the differences. A greater proportion of females than males earned less than $5000. (42.2% to 34.9%). At the opposite end of the income levels 9.2% of the males earned over $30,000 compared to 5.3% of the females. Overall, females had lower employment incomes, with a median of $6,396 compared to $9,206 for males.

Distribution of Individuals Age 65+ with Employment Income (1985) by Sex New Brunswick



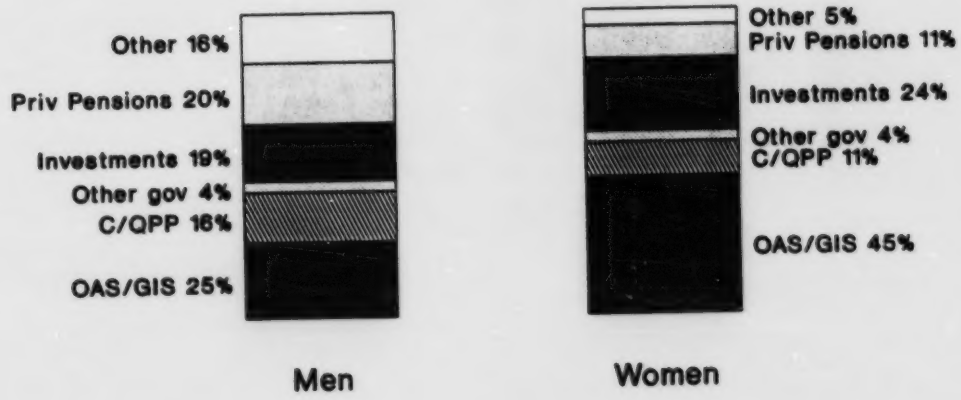
Source:
Statistics Canada 1989, 93-115.

Distribution of Income by Source and Sex

The following graph illustrates the sources of the income received by Canadian men and women age 65 and over in 1986 (Lindsay & Donald, Autumn 1988). Though specific New Brunswick figures were not located, one could assume that the proportions are similar, with possibly a higher dependence upon the Guaranteed Income Supplement.

When total income is divided into public (i.e., OAS, GIS, CPP) and private (i.e., private pensions, investments, employment) sources, women depend more upon public sources of income (60% of income) compared to just over 45% for males. The importance of income from public sources also increases with age, and OAS/GIS dominates as an income source among the very old (Statistics Canada 1988, Catalogue 13-588, p. 28).

Distribution of Income by Source and Sex for Canadian Men and Women Age 65 and Over, 1986



Source:
Lindsay & Donald, Autumn, 1988.

Ranking of Income Levels by Source of Income

The elderly who receive income from investments and private pensions had the highest average income, and elderly married men living with their wives dominated this group. The group of elderly who received no private pensions and no investment income were the least well off, but the relative size of this group has been decreasing over time.

Ranking of Income Levels of Individuals Age 65 and Over by Source of Income, Canada, 1985

Rank	% of Canadian Seniors
Highest - private pensions and investments (mainly males)	23.0%
2nd - private pensions, no investments (mainly males)	9.1%
3rd - investments but no private pensions (mainly females)	34.2%
Lowest - neither private pensions nor investments (mainly females)	33.7%

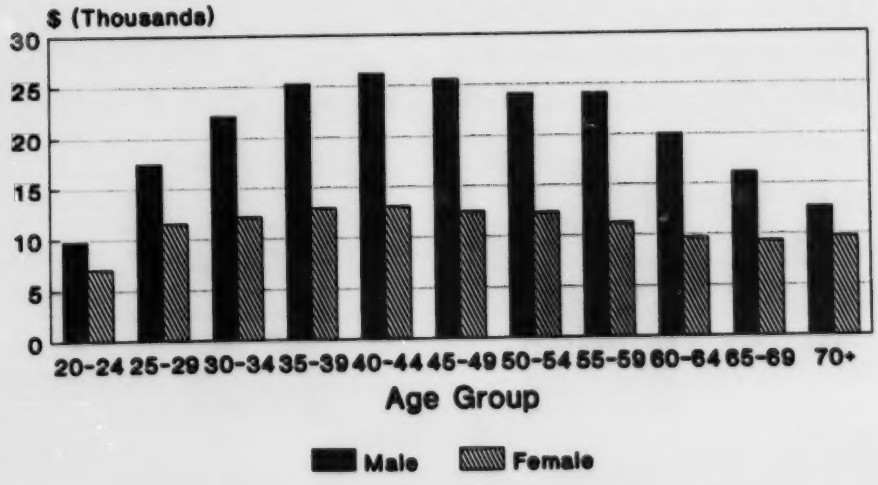
Source: Statistics Canada 1988, Catalogue 13-588, p.13-14, 29-31.

Average Incomes

The income of people age 65 and over has improved since the early 1970s, although it remains well below levels for the rest of the population (Lindsay & Donald, Autumn 1988). This improvement has resulted from a number of factors, including the maturing of the Canada and Quebec Pension Plans, full inflation protection of C/QPP, Old Age Security and Guaranteed Income Supplements, together with increased income from sources such as private pensions and investments.

The following graph illustrates the average total incomes for individuals (based on 1985 Income Groups) for all age groups (Statistics Canada 1989, Catalogue 93-114).

Average Individual Total Income
by Sex and Age Group, New Brunswick,
1985



Source:
Statistics Canada 1989, 93-114.

Expenditures

Though individuals age 65 and over have a lower total income than other age groups, they still have many of the same types of expenditures. Comparison of the 1986 Canadian spending patterns between heads of families age 55-64 and heads of families age 65+ reveals similarities as well as differences in their spending patterns (Statistics Canada 1989, Catalogue 62-555).

Similar proportions of total expenditures were spent on health care not covered by a plan, personal care, reading material, education, and miscellaneous.

Heads of families age 55-64 (average income $37,066) spent a higher proportion of total expenditures on:

Item	55-64	65+
Clothing	6.0%	5.1%
Transportation	14.6%	13.9%
Recreation	4.5%	4.0%
Tobacco/Alcohol	3.3%	2.8%
Personal Taxes	19.6%	11.7%
Security	4.4%	1.8%

Heads of families age 65+ (average income $20,539) spent a higher proportion of total expenditures on:

Item	55-64	65+
Food	14.7%	16.6%
Shelter	13.1%	18.8%
Household Operations	3.8%	4.6%
Gifts/Contributions	3.7%	8.0%
Furnishings	3.1%	3.5%

Differences in spending were also evident within the 65 + age group. One person units and married couples spent similar proportions of total expenditures on clothing, health care, personal care, reading material, and education.

Food, shelter, household operation, and gifts/contributions accounted for a larger percentage of spending for the 1 person units (average income $13,085) than for married couples (average income $22,951).

Married couples, in turn, spent more on household furnishings, transportation, recreation, personal taxes, and security.

Item	1 Person	Couple
Food	17.2%	16.2%
Shelter	27.0%	16.6%
Household Operations	5.5%	4.4%
Gifts/Contributions	10.5%	7.9%
Household furnishings	3.2%	3.9%
Transportation	9.3%	16.4%
Recreation	3.3%	4.5%
Personal Taxes	8.2%	12.4%
Security	.3%	1.8%

Source: Statistics Canada 1989, Catalogue 62-555.

The one person and married couple households make up 83% of spending units with a head of household age 65 and over. The other 17% are lone parents and married couples with adult children, and other families that consist of relatives and non-relatives. This group has not been discussed in this section since their average income and total expenditures include individuals other than those age 65 and over (Statistics Canada 1989, Catalogue 62-555).

Incidence of Low Income Amongst Seniors

An average of the 1986 and 1987 consumer finances survey by Statistics Canada indicated that the Household Poverty Rate for New Brunswick was:

	New Brunswick	Canada
Elderly Couple (head 65+)	6%	8%
Elderly individuals (65+)	47%	41%

As the following table illustrates, the financial situation of Canadians age 65 and over has been improving over the years. However, a large proportion of unattached individuals, especially women, still have incomes below the low income cut-offs.

Proportion of Seniors with Incomes below the Low Income Cut-Offs, Canada

	1979	1986
Unattached Women	70%	46%
Unattached Men	59%	32%
Husband/wife family	22%	under 10%

Source: Lindsay & Donald, Autumn 1988, p. 21.

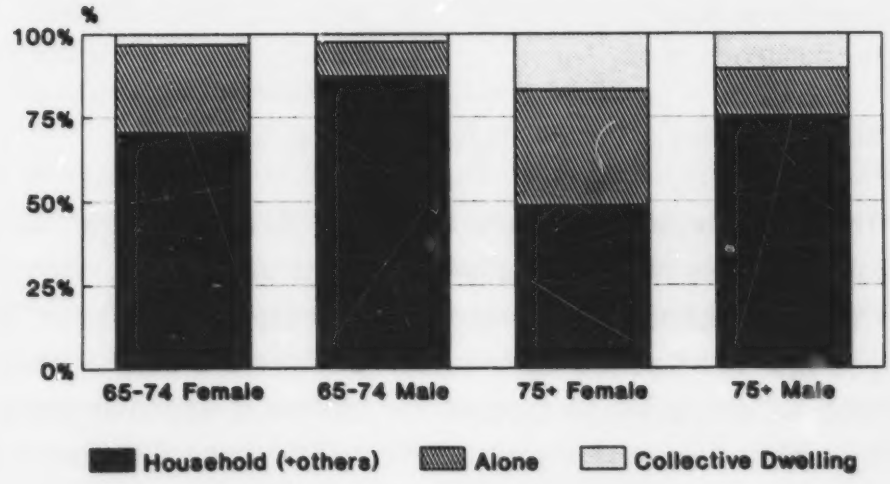
The elderly who are members of families are less likely to have low incomes than non-elderly persons in families. However, the unattached elderly are more likely to be "poor" than younger unattached individuals. Despite the increases in real income, the average income for seniors is approximately 2/3 that of the rest of the population (Statistics Canada, 1988, Catalogue 13-588, p. 9).

Living Arrangements

In 1986 the majority of individuals over the age of 65 lived in private dwellings, either with other people (spouse, children, relatives, friends) or alone (Statistics Canada 1987, Catalogue 93-104; 93-106). Over 87% of the males and 70% of the females between the ages of 65 and 74 lived with other people. Most of the remainder lived alone (10.4% of the males; 26.4% of the females). A small proportion lived in collective dwellings* (2.3% of the males and 3.0% of the females).

The majority of the males over the age of 75 were part of a private household (75.3%) with 14.1% living alone and 10.6% residing in collective dwellings. In contrast, 48.8% of the females age 75 + were part of a private household, 34.3% lived alone, and 16.8% were in collective dwellings.

Residence of 65+ Population
by Age Group and Sex, New Brunswick
1986

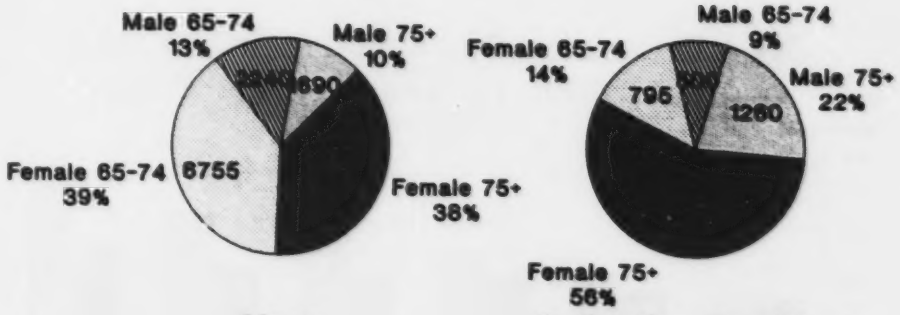


Sources:
Statistics Canada 1987, 93-104; 93-106.

Of the 17,260 individuals age 65 and over who lived alone in 1986, 13,330 or 77.2% were women. Almost half of the individuals who live alone (8,265 individuals) were age 75 and over, of whom 80% were women. Considering that individuals who live alone are at higher risk of institutionalization, particular attention should be focused on this group.

Of the 5,825 individuals age 65 and over who resided in collective dwellings, almost 70% were women.

Distribution of Individuals Age 65+ Living Alone and in Collective Dwellings by Sex and Age Group, N.B., 1986



Sources:
Statistics Canada 1987, 93-104; 93-106.

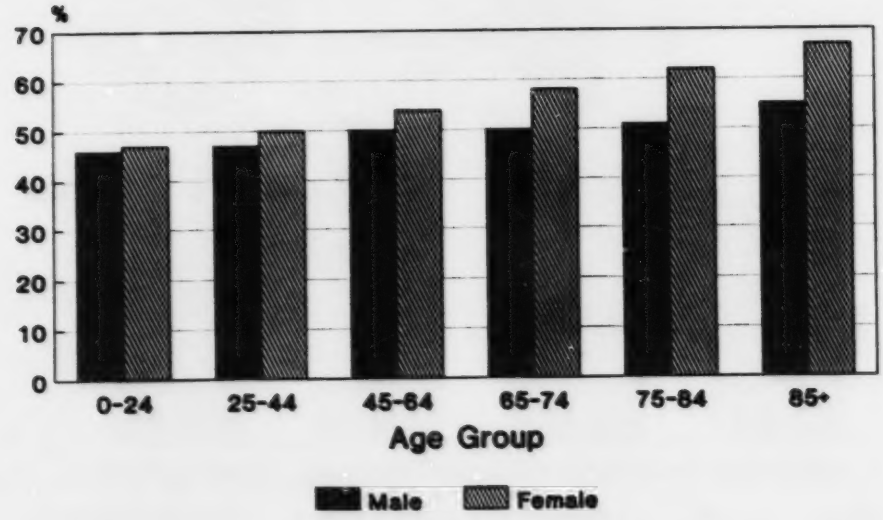
* collective dwellings include hospitals, nursing homes, special care homes, religious institutions, hotels/motels and lodging/rooming houses.

Urban/Rural Living

According to Statistics Canada, an urban area "refers to a continuously built-up area having a population concentration of 1,000 or more and a population density of 400 or more per square kilometre, based on the previous census".

In 1986, just over 49% of all New Brunswickers lived in urban areas. The proportion of the population who lived in urban areas varied according to the age and the sex of the individuals. The older the individuals, the higher the percentage who lived in urban areas. Of the individuals under the age of 65, 49% lived in urban areas compared to 56% of the individuals age 65 and over. Females are more likely than males to live in urban areas, especially amongst the 65 and over age group.

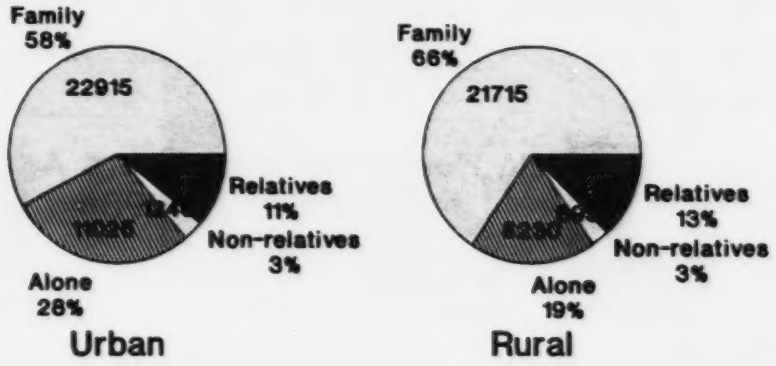
New Brunswick Population Living in Urban Areas, 1986, by Sex and Age Group



Source:
Statistics Canada 1988, 94-129.

Living arrangements also vary depending upon whether the individuals live in urban or rural areas. In 1986, of the non-institutionalized persons age 65 and over, proportionately more lived in families in rural areas than lived in families in urban areas. Persons who lived alone represented 19% of the rural senior population in comparison to 28% of the urban senior population.

Living Arrangements for 65+ Non-institutionalized, New Brunswick, 1986



Source:
Statistics Canada 1988, 94-129.

Home Ownership

Home ownership in Canada is the highest in the Atlantic region. In 1986, 74% of all dwellings in New Brunswick were owner-occupied (Che-Alford, 1990). Amongst the 65 and over age group, 76% of household maintainers* in New Brunswick owned their own homes, compared to a national average of 64% (Statistics Canada 1987, Catalogue 93-104).

In New Brunswick, of the individuals age 65 and over who were renters, over 62% were women, of whom more than half were age 75 and over.

* Household maintainer refers to the individual who pays the rent, or the mortgage, or the taxes, or electricity, etc., for the dwelling.

Private Household Maintainers Age 65+ New Brunswick, 1986

Source:
Statistics Canada 1987, 93-104, Table 11.

Home ownership varies depending upon the sex and age of the household maintainer. Male household maintainers are much more likely than their female counterparts to be home owners. As the following graph illustrates, the vast majority of household maintainers who owned their homes were males in the 65-74 age group. As noted earlier, over 81% of the males in this age group are married.

Private Household Maintainers by Age Group and Sex, New Brunswick, 1986

Source:
Statistics Canada 1987, 93-104, Table 11.

♦ Household Maintainers' Expenditures

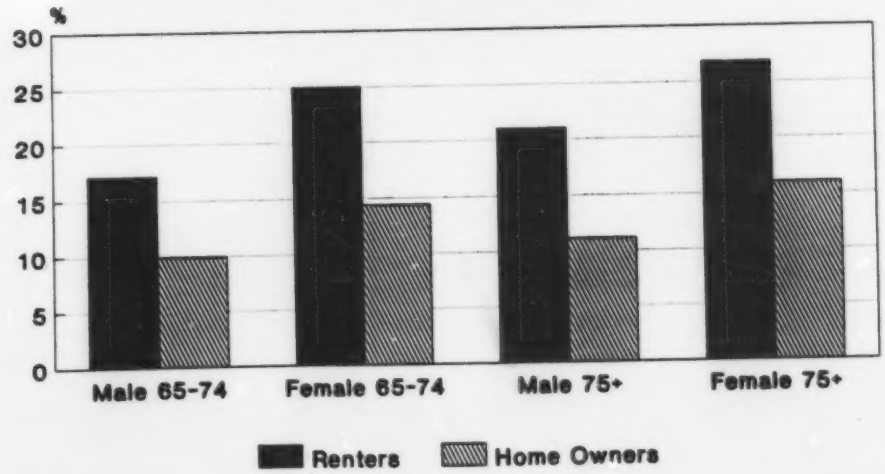
Whether a home is owned or rented, certain expenses are encountered.

Gross rent refers to the total average monthly payments paid by tenant households to secure shelter. This would include such costs as electricity, fuels, water, other municipal services, and monthly cash rent.

Owner's major payments refer to the total average monthly payments made by owner households to secure shelter. These include payments for electricity, fuels, water and other municipal services, monthly mortgage payments, and property taxes.

Amongst individuals age 65 and over, the proportion of household income spent on rent/home ownership is higher for renters than home owners and higher for female than for male household maintainers.

Proportion of Household Income Spent on Rent/Home Ownership, by Sex and Age Group, New Brunswick, 1986



Source:
Statistics Canada 1989, 93-105, Table 8.

Safety

Elder Abuse

The term elder abuse is given various definitions. The National Clearinghouse on Family Violence indicates that "elder abuse" is generally used to mean the "physical, psychosocial or financial mistreatment of a senior" (Health and Welfare Canada, 1990b). Neglect is commonly associated with abuse. The following definitions explain the types of abuse (Health and Welfare Canada, 1990b):

Physical abuse involves assault, rough handling, sexual abuse, or the withholding of physical necessities such as food, personal care, hygienic care, or medical care.

Psychosocial abuse involves verbal assault, social isolation, lack of affection, or denying the elderly the chance to participate in decisions with respect to their own lives.

Financial abuse involves the misuse of money or property. This can include fraud or using the funds of elders for purposes contrary to their needs and interests.

Neglect can be either active or passive. In passive neglect, the caregiver does not intend to injure the dependent elder; neglect is active when the caregiver consciously fails to meet the needs of the elder.

The aspect of self-abuse or self-neglect may also be considered a form of elder abuse (Janz, 1990).

♦ Victims

The age, gender, marital status, ethnicity, and income level of victims of elder abuse do not differ significantly from those of elders who are not victims (Health and Welfare Canada, 1990b).

However, factors may vary among the categories of abuse. For example, victims of material abuse and neglect were more likely to be widowed, living alone, and report that they have no one to help them in event of illness or disability. Victims of verbal aggression and physical violence tended to be married and living with their abuser (Podnieks *et al.*, 1990).

♦ Abusers

Abusers for the most part are either the spouse, an adult child, or relatives without direct parental links with the victim. In an institutional setting, the abuser may be a co-resident, relative, visitor, or staff (Health Services Directorate, 1989).

♦ Prevalence

It is difficult to assess the number of individuals age 65 and over who are affected by abuse. The results of a national Canadian study conducted in 1989 indicated that approximately 4% of elders in Canadian private homes have been abused. Financial abuse is the most prevalent type of abuse (Health and Welfare Canada, 1990b; Podnieks *et al.*, 1990).

Accurate figures are difficult to obtain since most abuse is not reported due to:

- the incident being viewed as "not serious enough" or as a "family matter";
- strong feelings of guilt, self blame and eroding self-esteem;
- shame of having raised a child who abuses the parent;
- fear of being abandoned or nursing home placement;
- fear of reprisal;
- desire to avoid shame and embarrassment;
- reluctance to reveal personal information;
- lack of support services; and
- lack of available alternatives for shelter.

Sources: Health and Welfare Canada, 1989a; Podnieks *et al.*, 1990.

♦ **Contributing Factors**

There is no single cause of elder abuse. Many factors may be involved, including:

- lack of respite and resources for caregivers;
- caregivers having inadequate knowledge and skills;
- sibling personality conflicts;
- wife abuse continues and even increases as the individual becomes more frail;
- one frail person taking care of another;
- history of abuse in the family;

- devaluing of seniors;
- exertion of power by powerful over the vulnerable for personal advantage;
- stresses in human relationships in family, workplace, social life;
- poverty;
- alcohol and drug abuse;
- changing familial values and roles;
- stresses in the health facility, such as inadequate financial and human resources, lack of education, uncertain guidelines, poorly defined values, inadequate coordination among programs; and
- use of the hospital model in long-term care facilities which may hamper life-style needs.

Source: Health Services Directorate, 1989.

♦ Implications

Assessment is the basis for detection and identification of abuse (Janz, 1990). Health and social services personnel play an important role in detecting abuse, in educating the public about abuse, and determining ways in which abuse can be prevented.

Suicide

Since 1950, suicide rates for both men and women have been increasing around the world. However, the full extent of the problem is not known due to difficulties in obtaining accurate data. Especially when a senior commits suicide, the death may be reported as a heart attack or simply death from old age (Larsen, March 1989). Therefore, rates may actually be higher than indicated below.

Though over-all suicide rates have historically been higher in the west than in the eastern or central provinces, the differences have diminished primarily due to the large increases in the incidence of suicide in Quebec and New Brunswick. In New Brunswick, suicide rates amongst the total population increased from 8.0 suicides per 100,000 population in 1975 to 13.5 in 1986 (Beneteau, Winter 1988).

In Canada, in 1986, there were 34.9 suicides per 100,000 men age 70 and over, the highest for any age group. The highest female suicide rate in 1986 occurred among women age 50-54 at 12.9 suicides per 100,000 women.

At all ages, men commit suicide much more often than women, although women attempt suicide more often (Mishara, 1991). In Canada in 1986, there were 22.8 suicides for every 100,000 men compared with 6.4 for every 100,000 women. Canadian suicide rates for men have increased steadily over the last twenty years while rates for women have remained relatively stable (Statistics Canada, 1990, Catalogue 82-003). Overall, almost 80% of all suicide victims in 1986 were men.

At a time when individuals age 65 and over make up 12 per cent of the population, they account for 20 per cent of the suicides (MacInnis, January 17, 1990).

Risk factors pertaining to individuals age 65 and over include:

a) male over the age of 70;
b) white;
c) Protestant;
d) recently widowed or divorced;
e) poor marital history or poor interpersonal relationships;
f) living alone or isolated from others;
g) low self-esteem or feelings of being rejected and unloved;
h) shy or dependent personality or a loner;
i) history of mental illness in the family;
j) feelings of hopelessness, loss of purpose and dignity;
k) serious/incapacitating illness;
l) multiple losses over a short span of time;
m) history of alcoholism and/or substance abuse;
n) previous suicide attempts or suicide of family members;
o) involuntary retirement; and
p) significant financial abuse.

Sources: Antai-Otong, 1990; Mishara, 1991; Ufema, 1991.

Contrary to popular belief, one of the main reasons for suicide amongst the elderly is thought to be untreated depression rather than a terminal illness (Larsen, March 1989).

Few elderly suicide victims of either sex seek help before deciding to commit suicide and they most often use a lethal method such as firearms. Rates also tend to be higher in urban then in rural areas (Larsen, March 1991).

Victimization

The third General Social Survey carried out in January and February 1988 by Statistics Canada collected information pertaining to the criminal victimization of Canadians between January and December of 1987 (Statistics Canada 1990, Catalogue 11-612E, No. 2).

♦ Risk of Victimization

Among Canadians, the risk of personal victimization is highest for those who are male, young, single, residents of urban areas, and students or unemployed. Greater risks are also faced by those Canadians who frequently engage in evening activities outside the home and among those who regularly use alcohol.

Rates of household crime are lowest for households with incomes of less than $15,000 and highest for households in the $40,000 and over category. Households located in urban areas experienced victimization rates over 70% higher than rural households.

The rate of personal victimization was 143 incidents per 1,000 Canadians over the age of 15. The rate of household victimization was 216 incidents per 1,000 households. The rates in Atlantic Canada are among the lowest in Canada, with personal victimization rate of 135 per 1,000 and household victimization rate of 147 per 1,000 (Statistics Canada 1990, Catalogue 11-612E, No. 2, Table 2).

Individuals age 65 and over have the lowest rate of victimization. On average, 90% of individuals age 65 and over reported not being victimized, compared to 63% for individuals age 15-24. Due to this low incidence, in several categories (alcohol consumption, rural/urban residence, retired as occupation) a rate for individuals age 65 and over could not be estimated reliably. However, when compared to the 45-64 age group, 15-24 year olds are almost eight times as likely as the older group to be victims of violence (188 compared to 23 per 1,000) and about six times as likely to be victims of personal theft (123 to 22 per 1,000) (Statistics Canada 1990, Catalogue 11-612E, No. 2).

♦ Feelings of Safety

Concern about personal safety was most frequently expressed by females, the elderly, urbanites, those who were separated, divorced, or widowed, and victims of robbery or break and enter.

Though one-quarter of Canadians age 15 and over reported feeling somewhat or very unsafe walking alone in their own neighbourhood after dark, only 18% of Atlantic Canadians reported this fear (Statistics Canada 1990, Catalogue 11-612E, No. 2).

Individuals age 65 and over are more likely than other age groups to express feelings of a lack of safety.

Percentage of Population 15 years and Over Feeling Somewhat or Very Unsafe Walking Alone in Neighbourhood at Night, Canada, 1987

Age Group	Males	Females	Total
15-24	9%	43%	26%
25-44	9%	34%	22%
45-64	13%	37%	25%
65+	22%	49%	37%
All ages	11%	39%	25%

Source: Statistics Canada 1990, Catalogue 11-612E, No. 2.

Within the 65 and over age group, the crime causing most concern varied according to sex of the respondent.

Population 65 Years and Over by Crime of Most Concern by Sex and Age Group, Canada, 1987

Crime of most concern	Male 65+	Female 65+	Both
Personal attack	24%	46%	37%
Theft of household or personal belongings	43%	31%	36%
Deliberate damage to household or personal belongings	21%	12%	16%
Other	12%	11%	11%

Source: Statistics Canada 1990, Catalogue 11-612E, No. 2.

♦ Knowledge of Services

Elderly Canadians, and especially those that live in rural areas, are least likely to be familiar with services and programs intended to assist victims of crime. Of all Canadian regions, residents of Atlantic Canada are least likely to be aware of these programs (Statistics Canada 1990, Catalogue 11-612E, No. 2).

The elderly are least likely to report defensive behaviour (i.e., change daily activities, install security hardware, change telephone number, take self-defence course). This may be due to less exposure to crime prevention information, fewer economic resources to invest in protective measures, or a lifestyle that involves a low level of exposure, thereby eliminating the need to take any further action.

♦ The Victimization Experience

Large numbers of victimization incidents occur in or around the homes of victims. The prevalence of the victim's home as the setting for victimization incidents varies by offence type: 70% of household incidents, 41% of assaults, and 32% of robberies. Though the data was not available by age group, the general pattern is sufficiently consistent to suggest that the solution to crime problems is not to be achieved simply through confinement of activities to the home or refusal to venture forth into what are popularly perceived to be high risk settings (Statistics Canada 1990, Catalogue 11-612E, No. 2, p. 93).

Social And Cultural Activities

Social Activities

As one would expect, individuals age 65 and over have more free time than do younger people. Men tend to have more free time than women, as do individuals who are living on their own than those who are living with a spouse (Jones, Summer 1990).

The type of social activities in which individuals age 65 and over participated varied depending upon their age and sex. (In the table below, the data regarding males and females includes individuals age 55 and over.)

Population 55 and over by Social Activity in Past Month by Sex and Age Group, Canada, 1985

	By Sex		By Age	
Activity	**Males-55+**	**Females-55+**	**65-74**	**75+**
No activities reported	9%	7%	7%	15%
One type of activity	20%	17%	16%	26%
More than one type	69%	73%	75%	58%
Movies, restaurants	61%	65%	67%	49%
Travel out of town	60%	60%	66%	44%
Church	52%	60%	55%	53%
Clubs, meetings	26%	30%	26%	22%
Bingo, cards, courses	18%	28%	26%	21%
Senior centres	13%	18%	18%	19%

Source: Statistics Canada 1987, Catalogue 11-612E, No. 1, p. 196.

Contributions

Individuals who are age 65 and over have made and continue to make enormous contributions to society. As the following table indicates, both males and females were involved in numerous activities in 1985, ranging from babysitting to volunteer work in the community. These individuals may have been helping themselves as well as others, as the results of the study indicated a positive relationship amongst happiness, health, and social activity.

Population 65+ Providing Selected Types of Support by Age Group and Sex, Canada, 1985

	Age	65-74	Age	75+
Type of Support	Males	Females	Males	Females
Financial	64%	57%	55%	51%
Babysitting	17%	25%	-	6%
Transportation	26%	17%	13%	7%
Volunteer work	15%	16%	-	10%
Housework	6%	16%	-	7%
Yardwork	20%	6%	11%	-

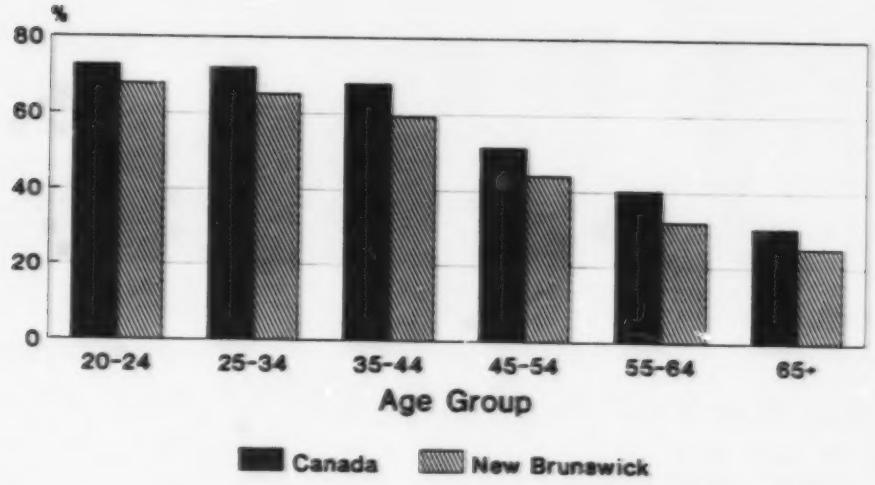
Source: Statistics Canada 1987, Catalogue 11-612 E, No. 1, p. 193.

The above list is limited in that activities such as emotional support are not included. In addition, most of the income which seniors receive goes back into the economy, be it in the purchasing of goods and services, or through income tax. The extent of expenditures on gifts/contributions has been outlined earlier in this report.

Education

In New Brunswick, in 1986, about 25% of the individuals who were age 65 and over had completed a high school education or better. This percentage gradually increased amongst the younger population to a high of approximately 67% amongst the 20-24 year olds. It should be noted, however, that the percentage of the population in New Brunswick having a high school education or better is lower than the Canadian average by about seven percent (Statistics Canada 1989, Catalogue 93-110).

Proportion of Population with High School Education or Better, by Age Group Canada and New Brunswick, 1986

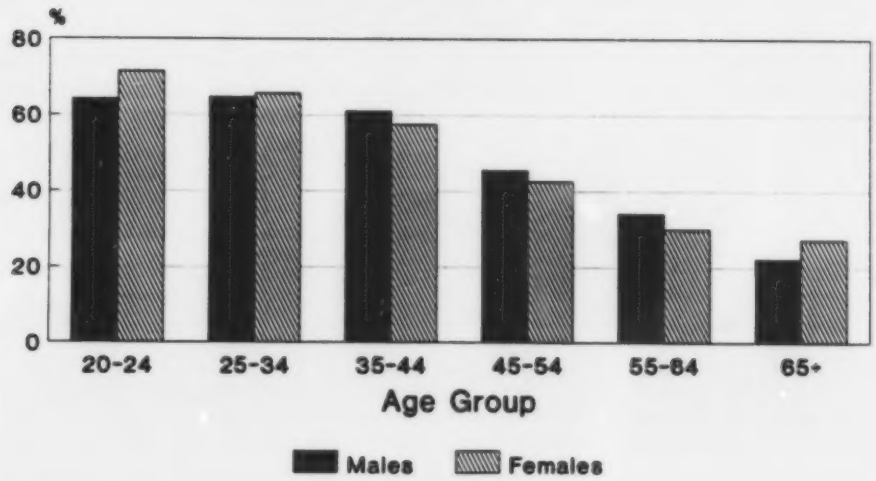


Source:
Statistics Canada 1989, 93-110.

A higher percentage of females than males in the 65+ age group have completed secondary school or better. The opposite is true for the 35-64 year old group.

Generally, the proportion having completed high school studies or better decreases as the age of the group increases. Amongst males, however, the proportion of the 20-24 year old group having a high school education or better is lower than that of the 25-34 age group.

Proportion of Population with High School Education or Better, by Age Group New Brunswick, 1986



Source:
Statistics Canada 1989, 93-110.

Literacy Levels

According to the **Framework for Action** report produced by New Brunswick's Premier's Advisory Council on Literacy, a person is functionally illiterate if she/he:

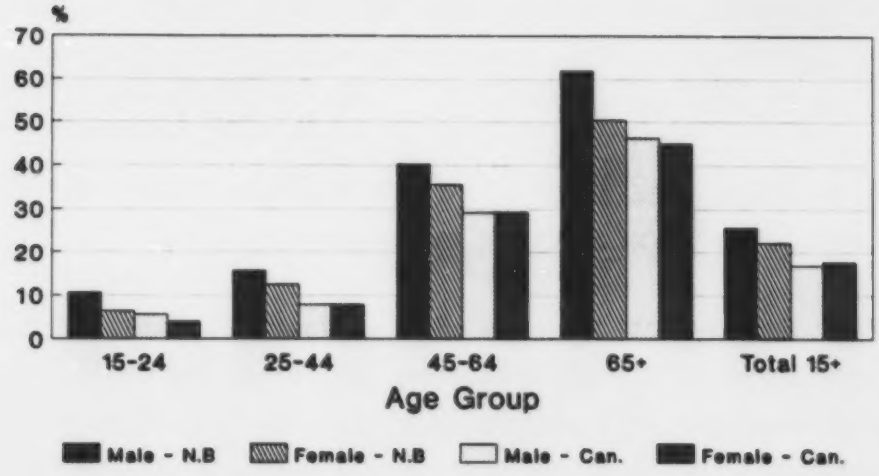
> "cannot read, write nor do arithmetic to function in everyday life in his or her society. . . . Nine years of schooling are deemed necessary for functional literacy. By the year 2000, it is estimated that this point will be a high school diploma."

The report goes on to state that the grade level definitions "should be taken as crude measurements only".

The **Survey of Literacy Skills Used in Daily Activities** conducted by Statistics Canada in 1989 found that only 12% of Canadians with just elementary schooling, or without any schooling whatsoever, can meet most everyday reading requirements (Statistics Canada, Summer 1990). Since the survey did not include individuals older than age 69, the results are limited in their application to the older population. Therefore, even though it may be a rough measure, literacy levels for individuals age 65 and over are classified by grade level, with individuals having less than grade nine education being considered to have insufficient skills to meet everyday reading requirements.

In 1986, the proportion of New Brunswick's population age 15 and over having less than grade nine education (23.9%) was higher than the Canadian average (17.3%) for all age levels and especially amongst the male population.

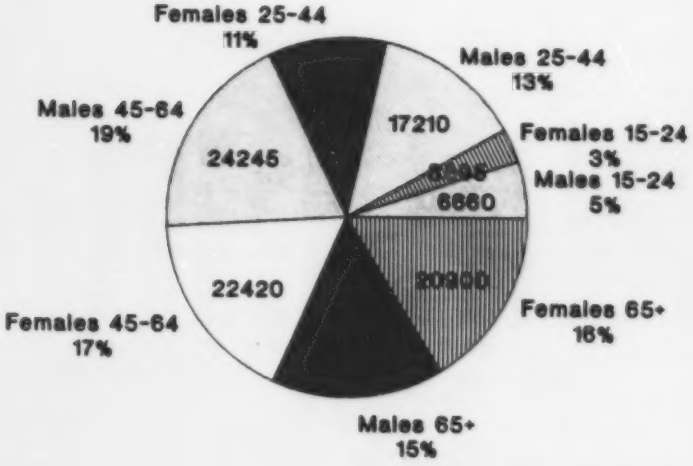
Proportion of Population Age 15+ with less than Grade 9 Education, by Age Group and Sex, N.B. & Canada, 1986



Source:
Statistics Canada 1989, 93-110.

Of the over 128,000 individuals in New Brunswick with less than grade 9 education, 8.2% were in the 15-24 age group, 24.0% were age 25-44, 36.2% were between age 45 and 64, and 31.6% were over the age of 65. Males comprised almost 53% of the total group.

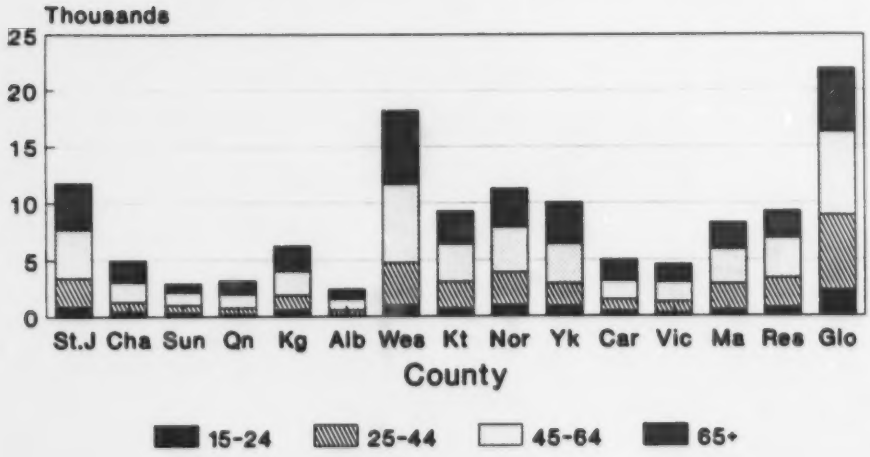
New Brunswick Population with less than Grade 9 Education, by Sex and Age Group 1986



Source:
Statistics Canada 1989, 93-110.

The number of individuals with less than a grade nine education varied according to county, with Gloucester, Westmorland, and Saint John being the top three and Albert county having the fewest in number.

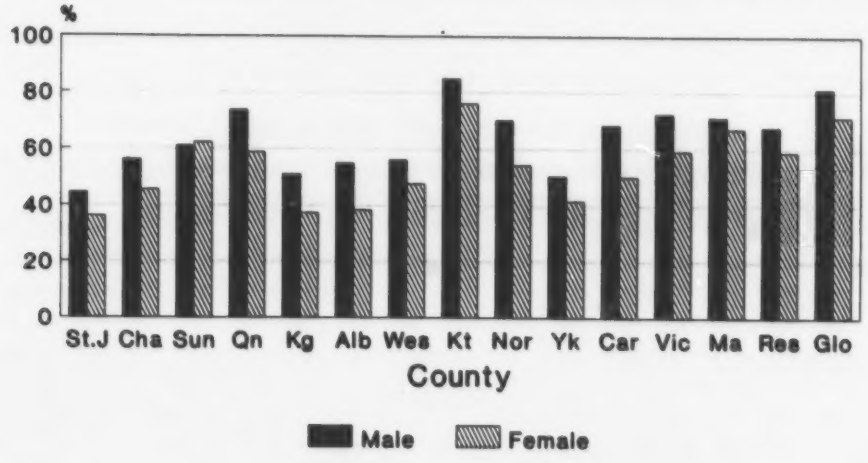
New Brunswick Population Age 15+ with Less than Grade 9 Education, by Age Group within County, 1986



Source:
Statistics Canada, Basic Summary Table SC86BO1.

On average, 55.5% of individuals over the age of 65 have less than a grade nine education. The proportion varies by sex and county of residence. The proportion ranges from a low of just over 36% amongst women age 65 and over in Saint John county to a high of over 85% amongst men age 65 and over in Kent county.

Proportion of Population Age 65+ with Less than Grade 9 Education, by County and Sex, New Brunswick, 1986



Source:
Statistics Canada, Basic Summary Table SC86B01.

Due to the increased availability of educational opportunities, the future generations of seniors will be more highly educated and have higher literacy levels. Studies have shown that, with increased education levels, knowledge and attitudes regarding the aging process also improve (Novak, 1988). Individuals with more education tend to keep taking courses, continually acquiring new knowledge and skills, developing their latent talents and maintaining and improving their health. As well, involvement in activities tends to increase, be the activities related to personal development or in regard to cultural, political, or social affairs. It is anticipated that the future will see more physically and mentally active individuals.

These changing education and involvement levels will continue to challenge educators and program developers.

Languages

♦ Official

Amongst individuals age 65 and over in 1986, 65.8% were able to carry on a conversation in English only, 11.8% in French only, and 22.2% in either English or French (Statistics Canada 1989, Catalogue 93-103). Only 150 individuals, of which 110 were women, reported being unable to converse in either English or French. A larger proportion of males than females were able to converse in both official languages.

Percent Distribution of 65+ Population by Official Language and Sex, New Brunswick, 1986

Language	Males	Females
English Only	63.6%	67.6%
French Only	11.0%	12.4%
English & French	25.3%	19.8%
Neither English nor French	.1%	.3%

Source: Statistics Canada 1989, 93-103.

Examination of the under 65 population indicates a growing trend towards fluency in both official languages. Of the 15 - 19 year olds, 36.8% were able to converse in both English and French as compared to 22% of the age 65 and over group.

Percent Distribution of New Brunswick Population by Official Language and Age Group, 1986

Age Group	English Only	French Only	Both
65 +	65.8%	11.8%	22.2%
60-64	62.3%	10.4%	27.4%
55-59	62.6%	9.8%	27.6%
50-54	60.3%	9.1%	30.5%
45-49	60.4%	7.9%	31.7%
40-44	57.9%	8.1%	33.9%
35-39	57.2%	7.7%	35.%
30-34	56.2%	8.4%	35.4%
25-29	57.4%	8.7%	33.8%
20-24	58.1%	8.5%	33.3%
15-19	53.2%	9.9%	36.8%

Source: Statistics Canada 1989, 93-103.

♦ Mother Tongue

An individual's mother tongue is the first language the individual learned and still knows. For individuals over the age of 65 in New Brunswick in 1986, the main mother tongue languages were English (66.7%), French (29.2%), and English and French simultaneously (2.9%) (Statistics Canada 1987, Catalogue 93-102). Languages other than English or French were learned first by about 1% of the seniors, representing about 755 individuals and over 28 languages. This is in sharp contrast to the Canadian average with almost 20% having learned another language first or along with English and/or French.

Mother Tongue for Individuals 65+ Canada and New Brunswick, by Percentage

Language	Canada	New Brunswick
English	57.4%	66.7%
French	21.9%	29.2%
English & French	1.6%	2.9%
English & Non-official Language	2.7%	.3%
French & Non-official Language	.1%	.01%
Eng/French & Non-official Language	.2%	.03%
Other Languages as Mother Tongue	16.1%	.86%

Source: Statistics Canada 1987, 93-102.

Very little change in mother tongue is expected in the near future since over 97% of each age group over 15 has either English, French, or English and French as their mother tongue, for an overall average of 98.6% for all New Brunswickers. This compares to a Canadian average of 86.2% (Statistics Canada 1987, 93-102).

Ethnic Background

In 1986, less than 4% of New Brunswickers age 65 and over reported their ethnic origin as other than English, Irish, Scottish, Welsh, or French. The following table indicates the number of individuals by single and multiple origins.

Number of Individuals Age 65+ by Ethnic Origin, New Brunswick, 1986

Ethnic Origin	Single Origin	Multiple Origin
English, Irish, Scottish, Welsh	34,900	25,680
French	22,305	3,560
Dutch	435	915
German	385	820
Danish	170	60
Lebanese	145	20
Jewish	155	30
North American Indian	140	55
Italian	95	65
Other (consisting of 31 origins)	555	315

Source: Statistics Canada 1989, 93-109.

The figures are based on the population living in private households. The total of single and multiple responses will be greater than the total population since multiple responses by respondents are reported under each origin; that is, a multiple response of "French and Italian" will be counted in the multiple French origin group and in the multiple Italian origin group.

Immigration

The small number of people from various ethnic backgrounds reflects New Brunswick's immigration pattern (Statistics Canada 1988, 94-108). Of the total New Brunswick non-institutional population in 1986, 96.2% were non-immigrants.

Immigrants in New Brunswick, 1986

	Number	%
Non-immigrant Population	674,905	96.2%
Immigrant Population	26,950	3.8%
by place of birth:		
United States	10,660	39.6%
Americas	640	2.4%
United Kingdom	7,550	28.0%
Europe	5,440	20.2%
Africa	390	1.4%
Asia	1,880	7.0%
Other	395	1.5%

Source: Statistics Canada 1988, 94-108.

The Atlantic region has not been an attractor of immigrants. Even during the peak immigrations in the early 1900s, less than 10% of the population was foreign born, in comparison to the 40% and 50% in the prairies and British Columbia (Health and Welfare Canada, 1989b). Since immigrants go where the opportunities exist, the major metropolitan centres are the current drawing cards. Considering Atlantic Canada's unemployment rates and lack of metropolitan centres, other factors need to be highlighted to attract immigrants.

Conclusion

Though the province of New Brunswick is not large in area or in population, it is wealthy in human resources of all ages. One segment of this important resource, individuals who are age 65 and over, has been growing in number and as a proportion of the total population. As a result, they have attracted the attention of policy and program developers, both in the private and in the public sector.

This document has been developed in order to provide planners with a comprehensive picture of individuals age 65 and over in New Brunswick. Information has been collected from various sources and combined to present a view of the past and present as well as some projections into the future. Hopefully, this report will serve as the solid foundation upon which future plans are based.

However, the situation concerning seniors is not static. Changes have occurred over the years and will continue to do so as various trends affect society. Some of these changes can be anticipated as the data in this report has outlined. However, other changes that occur will not have been predicted. Therefore, in addition to developing plans based on known facts and figures, policy developers will always be called upon to deal with the unknown and the unexpected.

Building for the future is a challenging job indeed.

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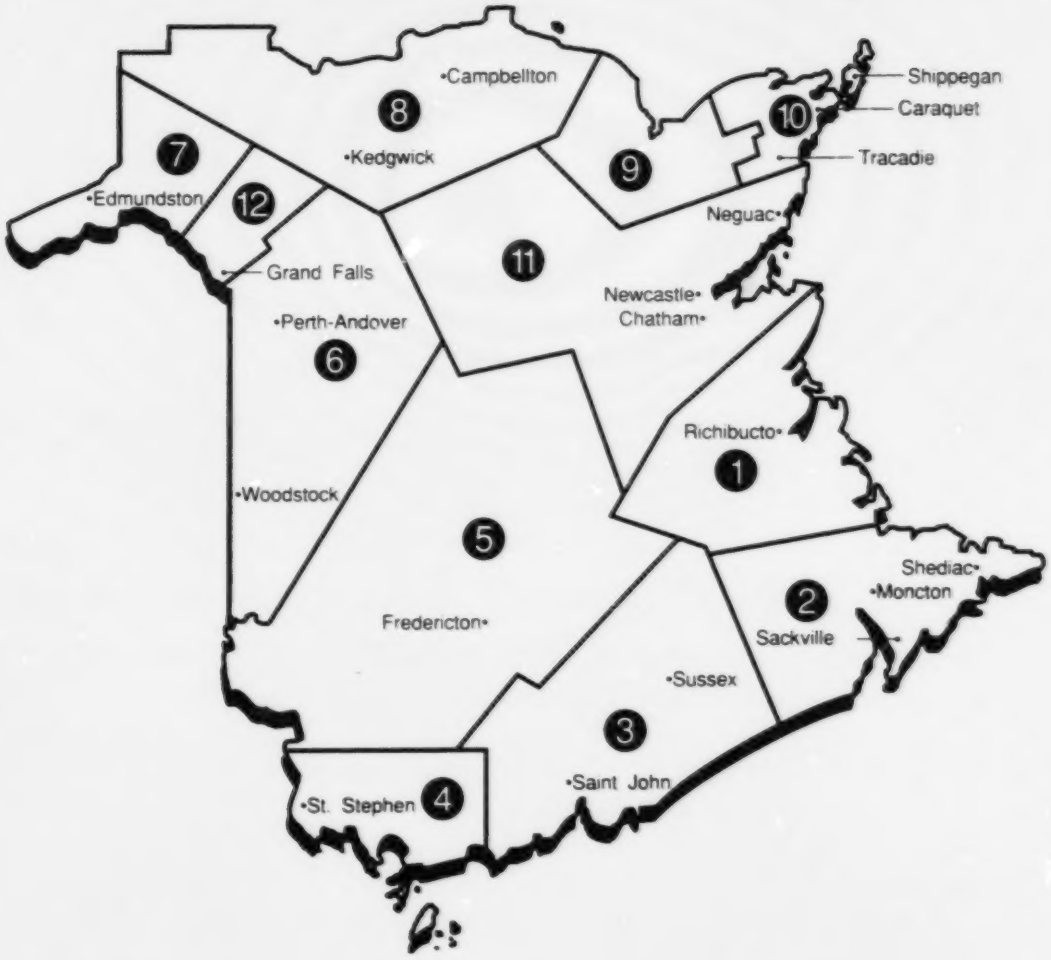
Family and Community Social Services Regions



Region 1:	(i)	Kent County
Region 2:	(i)	Westmorland County
	(ii)	Albert County
Region 3:	(i)	Saint John County;
	(ii)	Kings County;
	(iii)	Queens County:the parishes of Petersville, Hampstead, Wickham, Johnston and Brunswick
Region 4:	(i)	Charlotte County
Region 5:	(i)	Queens County: less the parishes of Petersville, Hampstead, Wickham, Johnston and Brunswick;
	(ii)	Sunbury County;
	(iii)	York County;
	(iv)	Northumberland County: the parishes of Ludlow and Blissfield.
Region 6:	(i)	Carleton County;
	(ii)	Victoria County: less the parishes of Drummond and Grand Falls
Region 7:	(i)	Madawaska County: less the parishes of St.Leonard and St. Andre.
Region 8:	(i)	Restigouche County
Region 9:	(i)	Gloucester County: the parishes of Beresford, Bathurst and Allardville.
Region 10:	(i)	Gloucester County: less the parishes of Beresford, Bathurst and Allardville.
Region 11:	(i)	Northumberland County: less the parishes of Ludlow and Blissfield.
Region 12:	(i)	Madawaska County: the parishes of St. Leonard and St. Andre;
	(ii)	Victoria County: the parishes of Drummond and Grand Falls.

Graph Data Tables

Total Population, New Brunswick, 1976 - 2006 (in thousands)

1976	677.2		
1981	696.4	1996	740.3
1986	709.4	2001	748.8
1991	726.4	2006	751.8

Population 65 Years and Over New Brunswick 1976 - 2006 (in thousands)

1976	61.1		
1981	70.5	1996	93.3
1986	78.7	2001	95.9
1991	88.1	2006	98.8

65+ as % of Canada's Total Population According to Low, Medium, High Growth Scenarios, Selected Years, 1981-2036

Year	Low-Growth	Medium-Growth	High-Growth
1981	9.7%	9.7%	9.7%
1986	10.6%	10.6%	10.6%
1991	11.8%	11.8%	11.8%
1996	12.9%	12.8%	12.7%
2001	13.8%	13.5%	13.4%
2006	14.7%	14.2%	14.1%
2011	16.4%	15.5%	15.2%
2016	19.0%	17.6%	17.0%
2021	21.7%	19.8%	18.9%
2026	24.8%	22.0%	20.8%
2031	27.4%	23.8%	22.1%
2036	28.8%	24.5%	22.4%

Population Age 65 and Over, by Sex and Age Group, Canada, 1986, 1989, 2011, 2036, Low Growth Scenario (in thousands)

Year	Males 65-74	Females 65-74	Males 75+	Females 75+
1986	739.6	911.9	394.8	653.4
1989	797.1	988.2	444.6	741
2011	1175.1	1383.5	815.8	1426.5
2036	1749.4	2049.9	1527	2634.6

Actual and Projected Population of New Brunswick Individuals Age 65 + by Age Group, 1976, 1981, 1986, 1991, 1996, 2001, 2006 (in thousands)

Year	65-69	70-74	75-79	80-84	85-89	90 +	Total
1976	21.7	15.5	11.2	7.2	3.7	1.8	61.1
1981	24.7	18.9	12.7	7.9	4.3	2	70.6
1986	26	21.5	15.2	8.9	4.6	2.5	78.7
1991	27.6	22.8	17.7	11.3	5.8	2.9	88.1
1996	25.8	24.1	18.9	13.2	7.3	3.9	93.3
2001	25.6	22.6	20	14.2	8.6	5	95.9
2006	27.6	22.4	18.7	14.9	9.2	6	98.8

Average Annual Growth Rates Over 5-Year Periods for New Brunswick, by Age Group

Year	65-74	75-84	85 +
1976-81	3.4%	2.4%	2.9%
1981-86	1.8%	3.4%	2.5%
1986-91	1.2%	4.1%	4.5%
1991-96	-0.2%	2.1%	5.7%
1996-01	-0.7%	1.3%	4.3%
2001-06	0.7%	-0.4%	2.4%

Increase from 1986 to 2001, by Age Group, New Brunswick 65 + Population

65 +	21.9%
65-74	1.5%
75-84	41.9%
85 +	91.5%

Distribution of 65 + Population by Sex and Age Group, New Brunswick, 1986

Age Group	Female	Male
65-69	54%	46%
70-74	55%	45%
75-79	57%	43%
80-84	63%	37%
85-89	68%	32%
90 +	72%	28%

Number of Females per 100 Males by Age Group and Year, New Brunswick

Age Group	1981	1991	2001
65-69	109	117	117
70-74	117	126	124
75-79	135	134	141
80-84	163	163	166
85 +	192	238	232

Comparison of Widowed and Married Status by Sex and Age Group, New Brunswick, 1986

Age Group	Males (Married)	Females (Married)	Males (Widowed)	Females (Widowed)
65-69	83.1%	60.2%	6.6%	30.4%
70-74	79.9%	48.2%	9.9%	41.7%
75-79	73.5%	33.6%	16.1%	54.8%
80-84	64.%	20.6%	25.3%	67.1%
85-89	53.9%	10.8%	37.%	76.3%
90+	39.7%	4.8%	51.8%	82.9%

Proportion of 65+ Population by Marital Status, Age Group and Sex, New Brunswick, 1986

Age Group	Males (SDW)	Females (SDW)	Females (Married)	Males (Married)
65-69	16.9%	39.8%	60.2%	83.1%
70-74	20.%	51.8%	48.2%	79.9%
75-79	26.5%	66.5%	33.6%	73.5%
80-84	36.1%	79.5%	20.6%	64.%
85-89	46.1%	89.2%	10.8%	53.9%
90+	59.6%	95.2%	4.8%	39.7%

SDW = Single + Divorced + Widowed

Dependency Ratios, New Brunswick

Year	ODR (Old)	DDR (Demographic)	YDR (Youth)
1976	17.5	93.9	76.4
1981	18.6	83.2	64.6
1986	19.3	73.5	54.3
1991	20.5	69.3	48.8
1996	20.7	64.3	43.6
2001	20.6	60.5	39.9
2006	20.8	57.9	37.2

Percentage of Total Population by Age Group, New Brunswick, 1976-2006 (in thousands)

Year	0-19	20-64	65+
1976	266.9	349.3	61.1
1981	245.7	380.2	70.6
1986	221.9	408.8	78.7
1991	209.4	429	88.1
1996	196.4	450.5	93.2
2001	186.4	466.6	96
2006	176.9	476.1	98.8

Demographic Dependency Ratio by FCSS Region, New Brunswick, 1986

1	80	4	82	7	70	10	76
2	69	5	68	8	72	11	81
3	75	6	84	9	73	12	81

Persons with a disability, 1986/87, New Brunswick, by Age Group

Age Group	Number of Individuals
0-14	9,905
15-24	5,370
25-44	20,570
45-64	33,115
65+	40,145

Household	35,645
Institution	4,500

Proportion of 65+ Population with a Disability Living in an Institution, by Age Group, Canada and New Brunswick, 1986

Age Group	Canada Male	N. B. Male	Canada Female	N. B. Female
65-74	5.4	3.5	6.3	4.4
75-84	15.9	9.6	20.9	16
85+	34.3	23.9	45.8	37

Severity of Disability for Individuals Age 65 and Over with a Disability Living in Private Households, New Brunswick, 1986

Level of Severity	Number of Individuals
Mild	12,640
Moderate	13,755
Severe	9,250

Proportion of Individuals 65+ with a Disability who Require Assistance, New Brunswick, Private Households, 1986

Task	Proportion
Heavy Housework	60.2%
Housework	30.5%
Shopping	29.3%
Finances	22.1%
Meals	18.8%
Personal Care	9.0%
Mobility	3.6%

Sources of Assistance for Individuals 65+ with a Disability and Living in Private Households, New Brunswick, 1986

Task	Family	Other	Friends and Neighbours
Heavy Housework	60	40	12
Housework	71	37	9
Shopping	84	21	11
Finances	89	7.8	6
Meals	77	33	10
Personal Care	82	31	-
Mobility	82	-	-

OAS/GIS Recipients, New Brunswick, May 1991

OAS Only	37,246		
OAS/Partial GIS	41,514		
OAS/Max GIS	9,348		
		Married	2,660
		Single	6,688

Average Monthly Canada Pension Plan (CPP) Retirement Benefit by Age Group and Sex, Canada, May 1991

Age Group	Males	Females
65-69	$489.68	$285.95
70-74	$435	$260.63
75-79	$376.59	$242.94
80-84	$279.48	$185.68
85+	$156.17	$110.30

65+ Labour Force Participation by Marital Status and Sex, Canada and New Brunswick, 1986 (percentage)

Marital Status	Canada Female	New Brunswick Female	Canada Male	New Brunswick Male
Single	9.1	10	16.4	11.9
Married	4.4	2.8	14.9	9.9
Separated/ Divorced	7.8	5.5	13	8.3
Widowed	3.1	2.3	8	4.3
Total	4.3	3.3	14.1	9.3

Average Employment Income Based On 1985 Employment Groups, by Age Group and Sex, New Brunswick

Age Group	Male	Female
15-24	$6,908	$5,127
25-34	$18,492	$11,345
35-44	$24,536	$12,531
45-54	$24,502	$12,455
55-64	$22,265	$11,882
65+	$13,258	$9,552

Distribution of Individuals Age 65+ with Employment Income (1985) by Sex, New Brunswick (% of 65+ employed population)

Income	Male (%)	Female (%)
0 - $4,999	34.9	42.2
$5,000 - $6,999	8.9	11.6
$7,000 - $14,999	23.2	25.8
$15,000 - $19,999	10.5	9.3
$20,000 - $24,999	6.8	5.3
$25,000 - $29,999	6.3	1
$30,000+	9.3	5.3

Distribution Of Income by Source and Sex for Canadian Men and Women Age 65 and Over, 1986

Source	Men	Women
OAS/GIS	25.2	45.3
C/QPP	16.3	11
Other government funds	3.5	3.6
Investments	18.9	24.1
Private Pensions	20.1	10.5
Other	15.9	5.4

Average Individual Total Income, by Sex and Age Group, New Brunswick, 1985

Age Group	Male	Female
20 - 24	$9,776	$7,070
25 - 29	$17,403	$11,449
30 - 34	$22,128	$12,106
35 - 39	$25,262	$12,867
40 - 44	$26,193	$13,024
45 - 49	$25,567	$12,449
50 - 54	$24,143	$12,258
55 - 59	$24,102	$11,198
60 - 64	$19,995	$9,653
65 - 69	$16,119	$9,334
70+	$12,626	$9,721

Residence of 65+ Population by Age Group and Sex, New Brunswick, 1986

Age Group and Sex	Household (+ others) (%)	Alone (%)	Collective Dwelling (%)
65-74 Female	70.6	26.4	3
65-74 Male	87.3	10.4	2.3
75+ Female	48.8	34.3	16.8
75+ Male	75.3	14.1	10.6

Distribution of Individuals Age 65+ Living Alone and in Collective Dwellings by Age Group and Sex, New Brunswick, 1986

Sex and Age Group	Alone	Collective Dwelling
Male 75+	1,690	1,260
Male 65-74	2,240	500
Female 65-74	6,755	795
Female 75+	6,575	3,275

New Brunswick Population Living in Urban Areas, 1986, by Sex and Age Group

Age Group	Male	Female
0-24	46%	47%
25-44	47%	50%
45-64	50%	54%
65-74	50%	58%
75-84	51%	62%
85+	55%	67%

Living Arrangements for 65+ Non-Institutionalized, New Brunswick, 1986

Living Arrangement	Urban	Rural
Family	22,915	21,715
Alone	11,025	6,230
Non-relatives	1,240	895
Relatives	4,350	4,215

Private Household Maintainers Age 65+, New Brunswick, 1986

Owners	35,585		
Renters	11,500		
	Males	65-74	2560
	Males	75+	1775
	Females	65-74	3490
	Females	75+	3665

Private Household Maintainers by Age Group and Sex, New Brunswick, 1986

Age Group and Sex	Owners	Renters
65-74 Female	6,925	3,490
65-74 Male	16,360	2,560
75+ Female	5,340	3,665
75+ Male	6,960	1,775

Proportion of Household Income Spent on Rent/Home Ownership, by Sex and Age Group New Brunswick, 1986 (percentage)

Sex and Age Group	Renters	Home Owners
Male 65-74	17.2	9.9
Female 65-74	25.0	14.4
Male 75+	21.0	11.1
Female 75+	26.8	16.0

Proportion of Population with High School Education or Better, by Age Group, Canada and New Brunswick, 1986 (percentage)

Age Group	Canada	New Brunswick
20-24	72.8	67.8
25-34	72.0	65.1
35-44	67.9	59.3
45-54	51.3	44.0
55-64	40.2	32.0
65+	30.5	25.1

Proportion of Population with High School Education or Better, by Age Group, New Brunswick, 1986 (percentage)

Age Group	Males	Females
20-24	64.1	71.4
25-34	64.6	65.7
35-44	61.0	57.5
45-54	45.4	42.5
55-64	34.1	30.0
65+	22.3	27.3

Proportion of Population Age 15+ with Less than Grade 9 Education, by Age Group and Sex, New Brunswick and Canada, 1986 (percentage)

Age Group	Male New Brunswick	Female New Brunswick	Male Canada	Female Canada
15-24	10.6	6.4	5.6	4
25-44	15.7	12.5	7.8	7.9
45-64	40.2	35.6	29.1	29.3
65+	62.0	50.5	46.4	45
Total 15+	25.7	22.1	16.9	17.6

New Brunswick Population with Less than Grade 9 Education, by Sex and Age Group, 1986

Males 15-24	6,660
Females 15-24	3,895
Males 25-44	17,210
Females 25-44	13,705
Males 45-64	24,245
Females 45-64	22,420
Males 65+	19,870
Females 65+	20,900

New Brunswick Population Age 15+ with Less than Grade 9 Education, by Age Group within County, 1986

County	15-24	25-44	45-64	65+
Saint John	915	2,515	4,280	4,035
Charlotte	420	900	1,740	1,875
Sunbury	350	630	1,180	770
Queens	185	575	1,255	1,165
Kings	615	1,305	2,120	2,185
Albert	120	425	995	905
Westmorland	985	3,775	6,895	6,550
Kent	705	2,355	3,345	2,815
Northumberland	1,010	2,880	3,995	3,310
York	900	2,010	3,460	3,570
Carleton	440	1,035	1,675	1,820
Victoria	290	960	1,775	1,520
Madawaska	550	2,315	3,080	2,270
Restigouche	735	2,680	3,490	2,330
Gloucester	2,340	6,545	7,390	5,650

Proportion of Population Age 65+ with Less than Grade 9 Education, by County and Sex, New Brunswick, 1986 (percentage)

County	Male	Female
Saint John	44.4	36.1
Charlotte	56.1	45.6
Sunbury	61.0	62.1
Queens	73.5	58.8
Kings	51.1	37.3
Albert	54.9	38.4
Westmorland	56.0	47.8
Kent	85.0	76.1
Northumberland	70.1	54.2
York	50.3	41.7
Carleton	68.3	50.1
Victoria	72.3	59.2
Madawaska	71.2	67.0
Restigouche	67.6	58.9
Gloucester	81.3	71.4